

## Title:

Adapting Frugal Living To Fit Your Lifestyle

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## Summary:

There is a lot of advice out there on how to live a frugal life. You can go from anything as simple as turning off the lights when you leave a room to grinding your own flour. There are forums out there where people discuss the way they use the rainwater they collect to do everything from watering plants to flushing their lavatories.

## Keywords:

frugal living

## Article Body:

There is a lot of advice out there on how to live a frugal life. You can go from anything as simple as turning off the lights when you leave a room to grinding your own flour. There are forums out there where people discuss the way they use the rainwater they collect to do everything from watering plants to flushing their lavatories.

How frugal you are depends on your lifestyle. In my opinion, all it takes to be considered frugal is to think before you purchase something. You can simply turn down the heat at night and save a little on your utilities to be frugal. You can shop sales. You take the time to ask yourself if you really need something.

Being frugal isn't about washing out ziplock baggies and reusing them. It isn't about grinding your own wheat or collecting rainwater. It isn't even about that sweater you didn't buy. It is about thinking before you spend. It is about conserving what you have. It is about saving money and managing your finances.

And every household has different finances. We all have different goals. It may not look frugal to you for my family to have a \$50,000 pick-up truck. But when we need it to haul cattle to and from market, it becomes a necessity. We make up for it in other ways. We buy our cattle feed in bulk in order to save money. We take care of what we have so that it lasts longer.

The point is that every household has to look at their own situation and then decide where they can - or need to - become more frugal. Frugal living doesn't

mean doing without. It doesn't mean that you don't have what you need. In fact, it means the opposite.

Frugal shoppers are careful. They take care of their money and make the most of it. Many frugal shoppers actually have everything they want and the satisfaction that it doesn't hurt them financially. They spend time to make wise decisions. They learn how to make their dollars really work for them, instead of against them. They have more for less money.

Frugal living is about reducing what you spend, living within your means, using what you have and taking care of your belongings, including your money. It is about making goals and working to reach them. Which would you rather be: the person who decides when and where to spend his money or the person whose money is spent before he makes it?

Take the time to look at how you spend. Your spending is more important than your income. You can make \$100,000, but if you spend \$120,000, you are in trouble. It will eventually catch up with you. You have to spend less than you make, and that is what being frugal is about. Living with what you have. It is easier to spend less than it is to make more. It is easier to be frugal than to juggle credit cards and lenders. Find the frugal methods that work for your family and start saving today.