

Title:

A Frugal Lifestyle

Word Count:

421

Summary:

The word "frugality" has left a more negative connotation for most people than simply being a saver, a cheapskate or tightwad. There is a thin line difference to saving and too much frugality to the point of being awkward and ridiculous. This is where the negative connotation comes from.

But if you are guided with the right principles and reasons in deciding to live a frugal life, you would never go wrong.

If you have decided to live frugally, no need to be worried of i...

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Article Body:

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But if you are guided with the right principles and reasons in deciding to live a frugal life, you would never go wrong.

If you have decided to live frugally, no need to be worried of insults. Keep your head up high. And keep your focus through these tips.

1. Eating Out - Having gimmicks with friends on a Friday night is fine if you do it once in a while. But this can be expensive if you add them up at the end of the month.
2. Clothing - Naturally, if you are the kind of person who adores signature and designer clothes, do not expect that there will be something left of your take home pay. Instead of being trendy, wear clothes that can easily be matched with your other clothes.
3. Own Home - If you are planning to move out and find a place to settle, do not

be overwhelmed by the excitement, instead be practical. As a start, buy a smaller house or try other ways like rent-to-own, do-it-yourself arrangements, and owner financing.

4. Buying Your Own Car - Shy away from sports cars or SUVs. Just stick to your purpose of buying a car which is to transport you anywhere you need to go. Check out also program cars like a new car warranty. Maybe this is not just the best time to replace your car with a new one.

5. Shopping for Groceries - As much as possible do not go with items that are branded. Choose non-brands and try looking for items on the highest or lowest shelves for best prices. Grab the opportunity and shop during sales or use coupons.

6. Family Out - There are inexpensive ways to bond with your family and be entertained like going to libraries, local parks, malling, picnics, visit friends and local church.

7. Buying School Supplies - Stock school supplies at home and do not buy anything fancy.

8. Be contented with what you have and try to live within what you earn.

9. Plan your Child's College Education - Teach them the ways to be independent and self-supporting by encouraging them to apply for scholarships and "on campus jobs".

10. Be Aware of your Financial Limitations

11. Anticipate your Failures by Planning - Have always a budget plan so you would avoid impulsive buying.