

10 Ways to Save Money on a Tight Budget

1. Stop impulse buys. This doesn't mean you can't buy things that are non-essential! But wait on it - at least overnight, and a week is ideal. If it is still something that is important to you, figure out if it's in your budget and then purchase it. This cooling off period may make you realize you don't need this new thing as much as it felt like in the moment, and some things will be completely forgotten about.

2. Always pack a snack when you leave your house. Yes this is great/essential when you have kids, but as a frugal hack it is good for everyone. Getting hungry when you are out for a while should not be a surprise - we all have to eat regularly, not just kids. Having something in your purse or bag or car will curb emergency food purchases while you are out.

3. In the same manner, pack drinks for everyone too. If a water bottle bores you and you know there will be a temptation to buy a coffee drink, bring that in a travel mug instead.

4. Cancel or don't sign up for any monthly surprise boxes - clothing, jewelry, exercise gear, stuff for your dog - you don't need any of it. How do I know that? Because what is in the box is a surprise, so it was never on any list of things you needed or wanted to buy.

5. If you have kids, round up half of their toys, put them in bins and store them somewhere out of sight for a couple of months. This has a couple of positive effects. Your livable area will have less clutter, and there will be less to clean up at the end of each day. And then when your kids are itching for some new things to play with, switch what they have out currently with the toys that were put away for a while. Whole new toys! And you didn't have to go to the store or spend more money. A frugal win!

6. Once a week, eat from your freezer and/or pantry. I like to pick Friday for this since I usually don't feel like cooking much at the end of a work week. Give yourself permission to have a really simple meal. This will also cut down on food waste as things do expire in the pantry, and food only tastes good from the freezer for so long.

7. Have a 'buy nothing day' once each week. No groceries, no gas, no little purchases, nothing online. It's surprising how easy it is to not notice that many of us buy *something every single day!* Once a week give yourself a rest from purchasing. This is good for your wallet but also your mind.

8. Learn how to make a loaf of really good bread. Yes you can buy cheap bread for not much money. But really good bread is not inexpensive. Making your own is a great skill to have, makes your home smell delicious, and will save you money every week. My favorite recipe doesn't even require kneading, it is so easy.

9. Buy generic brands of food. I used to be a bit of a snob about this one, but really unless it's fresh or you are in Italy, dried pasta is dried pasta. Buying generic is a simple way to regularly save money.

10. If at all possible, walk to work. This is a step that will save money on fuel, and is a frugal way to build exercise into your day. If this is not possible, use public transportation, where you can listen to podcasts or read. This change does not have to be all or nothing, drive or don't drive. You could commit to walking or bussing every Friday, and the rest of the week take your car. Take smaller steps.