

FRUGAL LIVING CHECKLIST

- SET FINANCIAL GOALS AND A BUDGET
- TRACK INCOME AND EXPENSES
- PAY OFF YOUR DEBT ASAP
- CREATE A MEAL PLAN BEFORE SHOPPING
- PACK YOUR LUNCH
- MAKE COFFEE AT HOME
- BUY IN BULK AND IN SEASON
- BUY GENERIC
- USE COUPONS WHERE YOU CAN
- COOK MORE VEGETARIAN MEALS
- PRICE MATCH
- SIGN UP FOR LOYALTY PROGRAMS
- GROW YOUR OWN HERBS AND VEGETABLES
- USE A CLOTHESLINE INSTEAD OF THE DRYER
- MAKE A HABIT OF TURNING OFF LIGHTS
- UNPLUG CHARGERS WHEN YOU ARE NOT USING THEM
- USE LED LIGHT BULBS
- WALK WHERE POSSIBLE
- CARPOOL WHEN POSSIBLE
- WASH YOUR OWN CAR
- BUY VERSATILE CLOTHING PIECES
- BUY REUSABLE ITEMS
- CUT BANKING FEES
- CANCEL UNNECESSARY SUBSCRIPTIONS
- SELL UNUSED ITEMS
- SWAP KIDS CLOTHES WITH FRIENDS OR OTHER MOMS
- DO A 30-DAY NO-SPEND CHALLENGE
- PLAN A STAYCATION