

11 Frugal Living Tips

Try these easy frugal living tips to help you save money and get out of debt! Trim unnecessary spending and you'll be surprised how far your money goes!

Frugal living is all about making the most with what you already have.

Here are 11 frugal living tips from Penny Pinching Mama to help you get started:

- Barter for services when possible. For example, we exchanged lawn mower repair from our neighbor for a table (garage sale find) that he was looking for.
- Learn to fix things for yourself. These days, with the Internet making information so easily available, you can fix most things yourself. We do 95% of the repairs around our house and we aren't that handy. We just keep looking for the information about how to do it and keep working until we get it fixed!
- Stop eating out. This is one of the all time best frugal living tips. I know you hear it all the time but STOP!!! The "average" family spends \$300-\$500 a month just eating out! Eating out truly is one of the biggest causes of debt! I am always amazed how someone can be "totally broke" and can't pay their bills but are still able to go to the drive-thru of their favorite restaurant.
- Study nutrition information and find out what you need to eat to have a healthy and balanced diet. Then stop eating the junk and eat healthy inexpensive meals at home. We [have a lot of menu ideas](#) here at LivingOnADime.com that can help you get started.
- If something breaks and you don't have the money to fix or if you are out of something and you don't have the money to buy more, figure out a way to live without it. If the lawn mower breaks, can you borrow a friend's lawn mower? If your washer breaks, go to the laundromat. If you break your tea kettle, use a saucepan to heat water. In most instances, you can find a way to make do or do without something until you have the cash saved up.
- Do things for free. Go to the library, have a picnic or read a book. Kids are just as happy playing with mom and dad in the backyard as they are going

to the zoo. If you can't pay cash for the "fun stuff" you can always have fun at home.

- Buy items used. [We buy 90% of the items for ourselves used](#). Going to yard sales and thrift stores does not take any longer than going to a retail store but you can save 90% off the retail price!
- Just say no...to your kids. Let kids buy their own toys and extras! Our kids pay for all their own soda, candy, treats like nail polish, their own computers and extras. You are not the Bank of Mom so just say no!
- Find a cheaper way to do things. Go to a beauty school to get your hair colored (or don't have your hair colored at all it isn't something you need to survive). Go to a mechanic school to get your car fixed. Hire a kid instead of a lawn service to mow your yard (only if you can't do it yourself for medical reasons. :-). Paint your own house instead of hiring someone, cut the cable and the cell phone (gasp!), and [have birthday parties at your house](#). There is almost always a cheaper way to do things so try to find the cheapest way and save some money!
- [Cut kids' activities](#). Most kids are in way too many activities and they're often expensive. I know families who pay \$175 a month for gymnastics lessons but can't pay the mortgage. There is a problem with this kind of thinking! Kids won't die if you don't give them all the lessons and activities you can't afford.
- Get it for free. When the landscapers were laying sod in our new neighborhood, I asked for the scraps and we were almost able to put in our entire backyard for free. When they were building houses, I asked for the 2x4's that were going into the dumpster and got enough wood for our shed. When they were pouring concrete patios, I asked for the leftover concrete and they just poured our entire cement pad for our shed for free!! If friends have kids older than your kids, ask if you can have their hand me downs when they are done.

Frugal living is not about living cheaply. It is about choosing what is really important to you and saving your money for that!

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