

HOW TO
Save \$1000
A MONTH
WORKBOOK

**250+ Tips to Help You
Save Money Today!**

From Pennies to Plenty

Hi Savvy Money Saver!

You may not believe it you are yet, but you're surely on your way. **Are you ready to gain control of your spending and save some money?**

I know you want to improve your finances. These goals might sound familiar to you: save for a rainy day, save for a down payment, take a vacation, afford the things you and your family want, fund your retirement. And you don't want to worry how you're going to do it all. That's what I want for you too!

There are two main ways to make a difficult financial situation better: make more money and save more money. A combination of the two can do wonders. But I know it's not easy to just make more money. If it were, everyone would be doing it!

So let's focus on the other option which is to save more money. Most people can save more with some small changes in their lives. This is an easy place to start if you're wanting to change your financial situation. That's why I put together this workbook of over 200 ways to help you save money.

Let's get started!

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Suggestions on how to use this workbook

Two of the biggest obstacles to change are trying to do too much and expecting too much too soon. As the saying goes, Rome wasn't built in a day. Your money situation won't change overnight (unless you get a new job or win the lottery).

It takes most people time and perseverance to see the results they want. You may be able to implement some of these tips right away, but you'll want the changes to become habits that stick.

So read through the workbook and take a look at all of the tips. Then go back and select a few that you can implement from each section. Then narrow it down to a few that you can start today. Some will be easy one-time changes while others will be reoccurring.

There's a worksheet of questions at the end of each section to help you figure out which tips to implement. If you implement even a few of these tips over the next month, you might be surprised at how much you save!

Go through the workbook again each month to implement more and more of the tips. You'll find yourself saving more and that's something to smile about!

Grocery Shopping & Meal Preparation

- Plan your meals each week. This is key to saving money!
- Cook and eat at home as often as possible instead of eating out. If this is difficult, try eating out only one day a week.
- Commit to eating all meals at or from home for one week.
- Pick recipes with fewer ingredients and low-cost ingredients.
- Shop for groceries on a full stomach and stick to your list.
- Shop what's on sale and what's in season.
- Start comparison shopping for groceries to find lower prices. Check grocery websites for the week's sales or subscribed to their email newsletters.
- Keep a running price list of common items in your head or on paper. If something is more expensive than average, skip it.
- Choose cheaper brands when >1 option is available.
- Choose cheaper foods when the item doesn't matter as much (e.g., tilapia versus sea bass for white fish dishes).
- Skip buying smaller items that don't matter much to meals like parsley as a garnish.
- Skip buying spices that you'll likely only use once or twice.
- Select 1 or 2 days a week to do your grocery shopping. Don't shop on the other days.
- Review the contents of your basket or cart before you check out and put 1 thing back.

Grocery Shopping & Meal Preparation

- Sign up for loyalty programs at the stores you visit the most.
- Eat vegetarian meals. Vegetarian meals are usually cheaper than meat meals.
- When you eat meat, make it a small part of the meal such as ground beef or turkey in a casserole instead of a steak entrée.
- Adjust recipes to use a little less meat or seafood than the recipe asks for.
- If you do buy meat and seafood like steaks and fish fillets by weight, choose smaller vs. larger pieces. You probably won't even notice the difference once you're eating them.
- If you tend to eat through your meal budget, practice eating a little smaller portions. What you cook will last longer too.
- Buy cheaper but filling foods instead such as beans, chickpeas, and potatoes.
- Buy frozen or canned versions of foods when they're cheaper than fresh ones (e.g., blueberries and mango)
- Cook soups as entrees. They tend to be cheaper than other entrees, and a pot of soup can last several days.
- Use lentils or rice as a base in soups to make them heartier even if the soup doesn't call for it.
- Make use of overripe fruit by cooking them. Turn them into jams, throw them into smoothies, or put them on top of yogurt.
- Buy dry foods like beans and rice in bulk.

Grocery Shopping & Meal Preparation

- Buy milk on sale and freeze what you don't use before the expiration date.
- Place bread and bread products in the fridge or freezer to make them last longer. Buy vegetables and cheese whole. Cut or grate them yourself.
- Make large meals. Save leftovers for future lunches/dinners.
- Label leftovers in the freezer with the name of the item, when it was stored, and its expiration date.
- Keep an inventory of what's in your freezer so you eat everything it in before it expires.
- Take inventory of your pantry and make meals from it rather than grocery shopping.
- Know how long foods last after their printed expiration dates. Refrigerated eggs last past their stamped expiration date.
- Commit to a no-spend week or weekend by eating the items in your pantry or fridge.
- Stop drinking bottled water. Use a water filter for tap water.
- Carry a water bottle with you and refill it on outings.
- Avoid buying any drinks for a week. Drink only water or other free drinks.
- Make coffee at home instead of purchasing it while out.
- Skip buying individually packaged snacks. Make snacks from meal leftovers or full-size items divided into smaller portions.

Grocery Shopping & Meal Preparation

- Store food in fully sealing plastic containers or glassware to make them last longer.
- Commit to eating your leftovers before buying new food. Use reusable containers instead of using disposable containers or disposable plastic wrap.
- Sign up for online coupons and deals from your most frequented grocery stores.
- Sign up for coupon websites like at [Coupons.com](https://www.coupons.com).
- Stack coupons (using more than one) if you can.
- Check the sales flyers each week for what items are on sale and plan meals accordingly.
- Use cashback and savings apps like **ibotta** and Checkout 51 for additional savings.
- Shop at ethnic food stores for cheaper produce.
- Check out farmer's markets in your area for low-cost produce.
- Shop at farmer's markets around closing time. Some sellers offer discounts at the end of the day.
- Shop at food outlets and warehouse-style food and supply stores like Costco, Walmart, Grocery Outlet, Aldi. Check the prices before buying because they're often but not always cheaper.
- Check the discount area of grocery stores for discontinued and sale items.

Grocery Shopping & Meal Preparation

- Shop at grocery stores when there are specials on certain days (e.g., a whole roasted chicken for \$5 on Friday).
- Buy pre-made food or reheatable food at the grocery store instead of eating out.
- Reuse your vegetable scraps to grow more of them. You can regrow green onion with just their bulbs.
- Review your receipt after grocery shopping. Look for any mistakes and take note of whether or not your spending was within the budget.
- After a week, review the receipt and circle everything you didn't eat or that went to waste. You'll have a better idea of how much food (= money) was thrown out and where you can save next time.

Reflective Questions

How do you feel about your current spending in this area?

What are your trouble spots or money leaks in this area?

Which 1-3 money-saving tips above are easiest to do today?

How much money do you want to save by implementing these tips over the next month?

Eating Out

- Schedule the days when you will eat out and when you'll eat at home at the start of each week.
- Check deal websites like Groupon for coupons before deciding on a restaurant.
- Check if the restaurant has a special offer going on such as getting a free appetizer if you check in on Yelp while there.
- Sign up for restaurant email lists for special offers & coupons.
- Buy restaurant gift cards below face value on resale sites.
- Eat at places that offer free birthday meals.
- If you have children, eat at restaurants where kids eat free.
- Eat at home before or after going to a restaurant so you won't need to order as much food but will still be full.
- Review restaurant menus ahead of time to check their options and prices.
- Order appetizers as entrees.
- Skip dessert. Eat it at home if you want it.
- Order water instead of soda, alcohol, and other drinks.
- Attend happy hour instead of dinner to dine out for less.
- Take advantage of early bird specials.
- Eat out at brunch or lunch instead of dinner.
- Host happy hours at home instead of at restaurants.
- Host potluck get-togethers instead of gathering at restaurants to socialize.

Eating Out

- Host beer-tasting or wine-tasting with friends at home instead of going out for them.
- Order takeout instead of sitting down to eat to avoid paying for table service.
- Bring your own plastic containers and reusable bags so you don't have to pay extra for them.
- Opt for restaurants that give you a good amount of food for the price. You can make two or more meals out of one purchase.
- Or buy one meal and split it between two people.
- Save eating out at restaurants for special occasions.
- Bring your own bottle of wine instead of buying one from the restaurant. Check the corkage fee first.
- Find out when your city has a restaurant week (often in January). You can get multi-course meals at a discount.
- Pay for dining out on reward credit cards to get money back.
- Invite friends over and serve drinks and snacks at home on game days.
- Keep a budget line for eating out separate from groceries to better track your spending.
- Skip eating out for weekday lunches. Bring lunch from home.
- At work, store bulk snacks at your desk so you don't have to go buy marked-up individually packaged items when you're hungry.

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Housing

- Check the average cost of housing in your area and determine if you're paying the average amount or less.
- Live in an apartment or house that is just big enough to be comfortable for you. Don't pay more for extra unused space.
- If you find you're paying too much for housing, see if you can get a lower interest rate on your mortgage or move to a cheaper apartment.
- Take on roommates to save money. It's often cheaper to split a 2- or 3-bedroom apartment than to rent a 1-bedroom apartment.
- Consider living with family if they're willing to have you live with them at below market rate.
- Choose to forgo living in the most expensive neighborhoods.
- Consider if it's worth it to rent or buy where you live. Which one would save you more money given your current living situation and life goals?
- Check the deductible on your rental or homeowners' insurance. See if you can lower your rates.
- If you're paying a mortgage (or any loan like student loans), make payments twice a month. Apply the extra payment each month directly to the principal. You'll shorten the life of your loan and save on interest.

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Household & Utilities

- Check with your utility companies to find out if you qualify for their cost-saving programs.
- If you live in a place where electricity costs vary by time of day, find out what hours your electricity is cheapest and run the laundry and dishwasher then.
- Use a programmable thermostat if you have difficulty controlling cooling or heating your house.
- To furnish your place, ask friends and family for furniture in decent condition that they would be willing to give you.
- Shop at an alternative mattress company that's cheaper than the mainstream mattress-store retailers.
- Turn off electronics and lights when not in use.
- Replace old appliances with energy-efficient alternatives if you can afford them.
- Keep your freezer stocked to keep it from working so hard.
- Wash your dishes in the dishwasher but turn off the heat dry setting. Let your dishes air dry.
- If you wash dishes by hand, turn off the water while soaping and scrubbing the dishes.
- Lower the temperature of your water heater.
- Take shorter showers and turn off the water when soaping and shampooing.
- Lower your thermostat during winter and raise it during the hot summer months.

Household & Utilities

- Wear a sweater when it gets cold or a tank top when it gets hot in the house.
- Live in a north/south facing house. That usually keeps the home cooler.
- Plug all drafts in your house to keep the heat inside.
- Install solar shades to let light in but keep your house cool.
- Use cloths instead of paper towels to wipe up spills.
- Use old shirts as rags to clean around the house.
- Use old toothbrushes to scrub hard to reach places like crevices and corners in the bathroom and kitchen.
- Use half the amount of laundry detergent prescribed.
- Wash all your laundry in cold water.
- Air dry your laundry. Use a clothesline or **drying rack**.
- If you have to use the dryer, line dry your clothes to get them mostly dry and then use the dryer for a few minutes.
- If you start with the dryer, turn off the dryer a few minutes early and let the clothes sit in the heat.
- Skip buying single-use dryer sheets. Do without them or try using reusable **wool dryer balls**.
- Skip buying fabric softener.
- Run full loads of laundry and dishes.
- Dry clean your clothes at home with home kits like **Dryel**.
- Wear clothes twice or more if you can before laundering them.

Household & Utilities

- Some clothes that say dry clean can be gently washed by hand or machine washed in garment bags on the delicate cycle. Try this carefully so you don't ruin your clothes.
- Use generic brands versus name brands of household goods.
- Stop buying travel-size toiletries such as shampoo. Pour from a full-size bottle into your travel-size container.
- Keep toiletries such as shampoo and lotion that you receive from hotels.
- Use coupons to purchase toiletries. Many brands go on sale every few weeks.
- Find a cheaper cell phone plan or use a pay-as-you-go plan.
- Declutter your house. Sell or donate unused items of value in your house such as unused clothes, furniture, and decorations.
- If you get bags for free, line the garbage with those paper and plastic bags instead of buying bags.
- Take off shoes in the house to save on cleaning floors and carpets.
- Save on printer ink by having cartridges refilled at office-supply stores like Staples.
- Pay for shipping goods via PayPal or USPS online to get cheaper commercial rates.
- If you have a subscription such as Amazon Prime, ask yourself if you save the amount it costs to subscribe or if you can do without it.

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Personal care

- Stock up on personal care products such as toiletries and cosmetics only when they're on sale, using coupons, new on resale online sites, or at discount stores like TJ Maxx.
- Buy toiletries that don't expire such as toilet paper in bulk.
- Split bulk items and large purchases with family members or friends if you can't use it all yourself.
- Use half the amount of recommended shampoo and conditioner as stated on the bottle. Don't repeat the process.
- Do your make-up yourself or get it done at a beauty school instead of at a blow dry bar.
- Do your own make-up, manicures and pedicures, and hair for nights out.
- Trim, cut, and dye your own hair.
- If you don't want to do it yourself, visit a beauty school where students can do it at a discount.
- Read reviews of new products before buying them to see if they would be right for you.
- Use leftover shampoo and liquid soaps as shaving gel.
- Use the makeup and toiletries you already have if they're not expired before buying new ones.
- Use make-up samples from shops and gifts with purchases instead of purchasing new make-up right away. Ask for samples at beauty shops.

Personal care

- Join loyalty programs for the brands you like and find out if they have special programs. For example, MAC cosmetics allows you to earn a free lipstick if you bring in 6 packaging containers of their products.
- Try cheaper or generic options of the same brand-name items that you like.
- Buy common items like cotton swabs and make-up sponges at dollar stores instead of branded make-up shops.
- Shop online for items such as contact lenses. You may be able to find cheaper alternatives on non-mainstream or non-US websites.
- If you're relatively young and healthy, pay for health insurance with a high deductible for lower monthly premiums.
- Check with your company to see if a Health Savings Account or a Flex Spending Account is right for you.
- Use all the money in your Flex Spending Account before the deadline.
- Switch expensive gym membership for online exercise plans that are often much cheaper.

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Clothing

- Rotate the clothing you wear so that nicer, more expensive pieces last longer.
- Rotate your shoes to let them air out between wears. This will keep them from breaking down quicker and smell better too!
- Store your clothes properly to prevent them from being stretched out and overly worn.
- Line dry workout wear. Sports bras, leggings, and similar clothing will break down faster in the dryer.
- Spot treat clothing right away so stains don't set.
- Wash delicate items like bras in mesh bags. Don't let them tumble freely in the washer.
- Take off wet workout wear and swimsuits and let them dry. Don't let clothes sit wet for too long.
- Learn sewing basics like how to sew on buttons, fix a basic hem, and stitch up a hole so you can do them yourself.
- Purchase second-hand gift cards for less than face value on resale sites.
- Take advantage of shopping and cashback programs like **Ebates** when shopping for clothing and other household items.
- Sell or trade in new and gently used clothing.
- Shop your favorite brands when they're on sale. Sign up for emails to be notified of sales and to receive coupons. Only do this if it's not too tempting to overspend.

Clothing

- Shop only when you need something. No window shopping.
- Shop the best sales around big holidays such as Black Friday.
- Buy items out of season and save them for when you need them. For example, you can buy swimwear on sale after summer and save it for next year.
- Locate the thrift stores and second-hand stores in your area and check them out before heading to regular retail stores.
- Look at online second-hand shops like eBay and Poshmark. You'll find many new and gently used items on them cheaper than at retail.
- Browse the sales sections of both brick-and-mortar and online stores.
- Stock your closet with wardrobe staples rather than pieces that you'll use only once a few times.
- Buy clothes that are machine washable rather than dry clean.
- Accessorize to add variety your outfits.
- Try adhering to a minimalist wardrobe with only a certain number of pieces.
- Borrow or rent something if you only need it once.
- Try a few months of buying only second-hand clothing.
- Host a clothing swap to get new pieces for your wardrobe.
- Commit to buying no new clothes for 1 month or more.

Reflective Questions

How do you feel about your current spending in this area?

What are your trouble spots or money leaks in this area?

Which 1-3 money-saving tips above are easiest to do today?

How much money do you want to save by implementing these tips over the next month?

Car Ownership

- If you live in a city with limited parking, ditch the car for other modes of transportation.
- Bike, scoot, carpool, or walk to go short distances.
- If you need to buy a car, choose one that will meet your needs rather a more expensive one.
- Chose a car with good gas mileage.
- Drive only when you need to. Consider ditching the car if you can, even for certain days.
- Do regular car maintenance to keep your car in working shape.
- Group errands together for fewer outings & to save on gas.
- Use apps like GasBuddy to find the cheapest gas prices.
- Clear your car of extra weight. It costs more to drive it around.
- Avoid using air conditioning when you can. Open the windows or turn on the fan.
- Use a sun shade to keep the car cool when it's parked outside.
- Keep your tires well inflated.
- Shop around for car insurance and ask about any special discounts.
- Wash your own car instead of paying at a carwash.
- If you do have a car and are looking to park it when out, take a quick drive around looking for free parking before paying for metered parking or a parking garage.
- Take advantage of commuter benefits if they're offered by your work.

Reflective Questions

How do you feel about your current spending in this area?

What are your trouble spots or money leaks in this area?

Which 1-3 money-saving tips above are easiest to do today?

How much money do you want to save by implementing these tips over the next month?

Travel

- Research cheap travel destinations such as Southeast Asia versus Western Europe.
- Consider traveling in the off-season or shoulder seasons for better prices and fewer crowds.
- Sign up for travel alerts to be notified when flights you want have dropped in price.
- Be flexible about travel dates when you can.
- Shop for discounted last-minute vacation packages if your schedule allows for it.
- Buy flights on Tuesday when they're typically cheapest.
- Pack as light as possible to avoid additional luggage fees.
- Look into alternative housing like **Airbnb** or housing swaps instead of hotels.
- Consider staying at hostels. Some are well-maintained boutique-style accommodations.
- Double check hotel cancellation policies. Some prices are non-refundable while others may let you cancel up to 48 ahead of your planned arrival.
- Review all the amenities a place offers before booking. Some have additional or hidden fees like resort fees and parking fees.
- Choose a place that offers free breakfast if it doesn't cost more.

Travel

- Sign up to be a free rewards member at all the travel services you use (e.g., flight, hotel, rental car, and dining clubs).
- Review if your car or home insurance offers you discounts and perks such as cheaper admission to tourist attractions and better hotel rates.
- Check if your credit card offers any bonuses like car rental insurance or cancelled trip insurance.
- Consider getting a portable WiFi device when traveling abroad rather than paying US rates to use your phone abroad. Some international hotels provide this service for free. Ask first.
- Research where the locals eat and join them. Choose street eats and mom-and-pop places instead of tourist-centered restaurants.
- Choose a local mini-vacation like a day trip or weekend trip so you don't really have to travel much at all.

Reflective Questions

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What are your trouble spots or money leaks in this area?

Which 1-3 money-saving tips above are easiest to do today?

How much money do you want to save by implementing these tips over the next month?

General Shopping & Entertainment

- Sign up for credit cards during promotional periods to take advantage of their bonuses. Do this only if you know you won't overspend using it.
- Pick credit cards that give your rewards such as airline miles, discounts for shopping at a specific store, and cash back.
- Use the Amazon- and Target-specific credit cards for additional cash back if you shop at those stores frequently.
- Pay for everything you can on your credit card to accumulate rewards as long as you can do this without overspending.
- If you have a rare late fee but are otherwise a good customer, call the credit card company and ask for it to be removed.
- Comparison shop at second-hand shops, retail stores, and online for major purchases.
- Sign up for product tracking apps that send you alerts when your selected items drop in price.
- Decline offers for extended warranties on electronics and appliances. Chances are you won't need them.
- Chose the cheapest cell phone option and plan that meets your needs.
- Consider dropping the major carriers and using a pay-as-you-go phone.
- Shop during mega sales such as Black Friday sales and season opening and closing sales.

General Shopping & Entertainment

- Take advantage of discounts such as student, senior, and teacher discounts.
- Return items you haven't used within 30 days. You're not likely to use them.
- Commit to a no-spend week or month.
- Check your local library and your company perks for discounted access to entertainment and attractions.
- Visit the library physically or online for entertainment such as books, movies, programs, and other activities.
- If you like movies, subscribe to Netflix or a similar service and make use of your plan instead of going out to the theater.
- Join Netflix only for the months when there's something you really want to watch.
- Cancel your cable subscription.
- If you watch movies in theaters, go to the first showing of the day or matinees for cheaper tickets.
- Buy discounted bulk movie tickets in advance at places like Costco.
- Stream music for free online instead of purchasing it.
- Visit museums on free days.
- Check websites like Goldstar for deals on local entertainment.
- Attend free summer concerts and street festivals.

General Shopping & Entertainment

- Enter drawings or buy last minute rush-tickets to theater and musical shows if your city offers it.
- Find hobbies that are low-cost or free such as running and studying a language.
- Host a board game or video game swap with friends.
- When playing online games, skip all in-app purchases.
- Check out **101+ things to do instead of spending money** in the FP2P resource library for ideas on free and budget-friendly activities. (Password: GrowingFP2P)

Reflective Questions

How do you feel about your current spending in this area?

What are your trouble spots or money leaks in this area?

Which 1-3 money-saving tips above are easiest to do today?

How much money do you want to save by implementing these tips over the next month?

Holidays & Gift Giving

- Give friends and family your time instead of store-bought gifts.
- Agree with friends and family not to exchange gifts for special occasions if you know they're not into giving or receiving gifts.
- Ask friends and family to agree on monetary limits to gifts at birthdays and holidays.
- Reuse boxes, tissue paper, gift bags, bubble wrap, wrapping paper, packaging air pillows, other packaging supplies.
- Consider homemade gifts such as trail mix and cookies instead of store-bought gifts.
- If you have to give multiple gifts, consider buying a large amount of the same thing and then dividing it up (e.g., items for gift baskets or mugs filled with candies or hot cocoa mix).
- Buy inexpensive non-themed gift and wrapping supplies at places such as Walmart or Amazon and use them for multiple occasions all year long.
- Buy multi-purpose or blank greeting cards so you can use them for any occasion.
- Buy greeting cards and thank you cards cheaper at discount stores, dollar stores, or Trader Joes. They're only \$1 at Traders Joes and the designs are pretty.
- If you have children, have them make the cards and tags for presents.
- Buy holiday decorations at thrift stores and dollar stores.

Holidays & Gift Giving

- Buy holiday items such as Christmas decorations on sale after that holiday and save them for the next year.
- Trade holiday decorations with family and friends to change the scenery in your house.
- Keep a gift closet at home. When you find a great gift at a good price, store it there until it's time to give it away.
- Repurpose gifts that you don't want or use. Give them to someone who will.
- Ask if your company matches donations to non-profits.
- Donate money around the holidays when many organizations have matching donation programs in place.

Reflective Questions

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Which 1-3 money-saving tips above are easiest to do today?

How much money do you want to save by implementing these tips over the next month?

Money Management

- Keep a budget to track your income and expenses. You'll see where you're really spending.
- Pay yourself first. Have money automatically deducted into your retirement and savings accounts before being deposited for you to access.
- Pay off your debts starting with high-interest loans first.
- Pay your bills on time. Late fees are a waste of money if you can avoid them.
- If you're having a hard time paying your bills at their current due dates, call and ask companies to change the due dates so you can time them with your pay. Then you'll have money in the bank to pay them.
- Sign up for automatic bill payment to avoid late fees.
- Call credit card companies and negotiate for a lower interest rate if you carry a balance each month.
- Switch to a cash system and pay in cash as much as possible if you have difficulty controlling the use of your credit cards.
- Go out without credit cards to keep from spending.
- Pay for everything with the cash you have on hand for a week.
- Save all your small change and watch it add up.
- Check your bank to see what fees you are paying.
- Join a credit union instead of a traditional bank. Credit unions usually have lower fees.

Money Management

- Check your credit score at least quarterly. Get it free through your bank or websites like Credit Karma and Credit Sesame.
- Check your company's offerings for retirement savings, benefits, and other perks.
- Take anywhere from 48 hours to 30 days to decide on a big purchase.
- Ask yourself if you will use something before you purchase it and if you can do without it.
- Ask yourself how many hours you had to work to pay for this item? Is it worth it?
- Pick up a side hustle in your free time to start earning more money!

Reflective Questions

How do you feel about your current style of money management?

What are your trouble spots or money leaks in this area?

Which 1-3 money-saving tips above are easiest to do today?

How much money do you want to save by implementing these tips over the next month?

Wrap Up

Congratulations on making it to the end of this workbook. Whether it's your first pass to the end or you've reviewed this workbook many times, I hope you've found new ways to save money.

I often hear people say that the little things they do don't matter. That might be true if you're doing well financially. If you're struggling though, the little things matter.

Have you ever gone to the store and picked up a few small items only to be surprised at the total upon checkout? Those little items add up. Well, the reverse is true as well. When you make small changes in your life in order to save, the savings add up!

If you're struggling and need or want to save, I hope you'll keep going. You've already started with this workbook and read through it!

Now take a look at the next section of tips to help you stay frugal long after this month is over.

Tips to Help You Stay Frugal

- **Commit to the change.** Agree to do this for yourself for 30 days, 6 months, or a year. You'll see more change and more savings the longer you commit to being frugal.
- **Track where your money goes.** Yep, keep a budget! You'll keep better track of your spending and saving when it's all written down in pen and paper or online for review.
- **Get your partner and family on board with frugal living.** Share your financial goals. Let them know what to expect from you and that you'd like their support. You may have to decline costly activities and meals with them.
- **Keep your focus on your life and financial goals.** Why are you saving money? What do you want to achieve? How will the extra money help you?
- **Take time to examine your money views and habits.** What ideas and experiences have shaped your current views on spending and saving? What would you keep the same about yourself? What would you change about yourself?

Tips to Help You Stay Frugal

- **Accept being bored or disappointed.** Some people will feel bored or disappointed by skipping fun activities and not spending money. Let yourself feel bored and then find other ways to entertain yourself or even make money.
- **Give yourself a break if you're feeling frugal fatigue.** It's okay to cut back on the aggressiveness of your frugality from time to time. That's not permission to overspend but reevaluating how frugality is working out for you and deciding on any changes you need to make to keep saving money.
- **Celebrate your wins!!!** Feel proud of yourself when you've implemented changes and see your savings grow. Go ahead and celebrate (in frugal style).

Additional Materials You May Like

Click on the titles below to read the blog posts.

- 6 Days to Better Finances (email course)
- 13 Things I Stopped Buying and Better Substitutes
- 14 Ways to Save Even More Money at Target
- 8 Money Challenges to Start off the New Year
- How to Succeed at a No-Spend November
- How to Stop Unnecessary Spending Once and for All
- 10 Ways to Overcome Frugal Fatigue
- 30 Ways to Improve Your Finances in 15 Minutes a Day
- Visit the From Pennies to Plenty **Free Resource Library**.
Enter password: **GrowingFP2P** (all one word and case sensitive).

Reader Feedback

This workbook and all content I create on the blog From Pennies to Plenty is intended to help readers better their lives in some way or another. I'm always trying to create more and better content to serve you.

With that in mind, I welcome your feedback on this workbook. I appreciate each comment I get and will consider it when making updates in the future.

Did this workbook help you to save money? Connect with me and share your story!

Email: [**arlene@frompenniestoplenty.com**](mailto:arlene@frompenniestoplenty.com)

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