

Frugal Living Cheat Sheet

Printing & Instructions

I'm so happy you grabbed the frugal living cheat sheet! I really hope it helps you to start living a frugal lifestyle and save a little dough, momma.

It is best to print these tips on letter-sized paper. Keep in mind that different printers may make the colors look different. You can print on any paper, but a 28 lb gives your pages a more luxurious feel. If you have any questions at all, email me at shannon@makingmommamas.com. I'm happy to help!



Please Let Me Know
What You Think

If you love this cheat sheet, please
email me and let me know!



Drop By Our Shop!

If you're in need of some extra support to tackle the daily chaos at home, swing by my Etsy shop! I've got all the tools you need to bring some order and joy into your routine, from planners to self-care kits. Let's make managing life at home a breeze together—check out my shop today and let's embrace this journey with confidence! 🏠❤️ #SAHMLife #EtsyFinds #HomeManagement

>>> [CLICK HERE TO VISIT THE SHOP!!](#) <<<

Frugal Living

Cheat Sheet

- Create Financial Goals
- Create a Budget
- Open a Savings Account
- Track Your Monthly Expenses
- Cut Down on Your Monthly Bills
- Pay Off Credit Card Debt
- Don't Take Out Auto Loans
- Drive Your Old Car
- Pay Cash
- Stop Spending on Non-Essentials
- Get Rid of Streaming Services
- Cut Out Gym Memberships
- Go Over Your Cell Phone Bill
- Get Rid of Subscriptions
- Buy Rather Than Rent
- Cook Meals at Home
- Celebrate in Inexpensive Ways
- Learn Financial Literacy
- Learn to Say 'No'
- Hang Out With Supportive People
- Use Community Resources
- Practice Mindful Shopping
- Create a Budget for Gifts
- Opt for Experiences Over Material Goods
- Regularly Review and Adjust Your Budget
- Use Energy Efficient Appliances
- Carpool or Use Public Transportation
- Shop at Garage Sales and Thrift Stores
- Do Your Shopping Online
- Don't Buy Unnecessary Clothes
- Take Advantage of Free Online Resources
- Use Coupons
- Shop Sales
- Buy in Bulk
- Shop Stores Like Aldi's
- Buy Wine in a Box
- Shop at the Dollar Store
- Unsubscribe From Email Lists
- Use a 'Waiting Period' for Purchases
- Swap Services with Friends and Neighbors
- Utilize Discount Websites
- Shop Facebook Market Place
- Utilize Digital Coupons and Discounts
- Grow Your Own Fruits and Vegetables

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- Buy Produce in Season
- Eat Less Meat
- Cook From Scratch
- Buy Directly From Local Farmers
- Shop at Farmer's Markets
- Join Crop or Food Shares
- Start Meal Planning
- Freeze Leftovers
- Learn to Hunt and Fish
- Visit U-Pick Farms
- Swap Meals with Friends
- Use Coupons and Loyalty Programs
- Grow Your Own Herbs and Spices
- Choose Store Brands
- Shop Sales and Specials
- Make Condiments and Sauces
- Reduce Food Waste
- No Processed/Prepackaged Foods
- Be Mindful of Portion Sizes
- Buy Frozen Produce
- Repurpose Leftovers
- Barter or Trade with Neighbors
- Raise Your Own Livestock
- Join a Community Garden
- Make Your Own Household Cleaners
- Use Old Clothes as Rags
- Take Advantage of Your Local Library
- Wash Your Baggies
- Reuse Fabric Dryer Sheets
- Reuse Store Bags for Garbage Bags
- Reuse Easter Grass and Eggs
- DIY Projects and Decor
- Invest in Reusable Items
- Repurpose Old Furniture
- Utilize Hand-Me-Downs
- Buy Wine in a Box
- Make Your Own Home and Auto Repairs
- Do Your Own Painting
- Host Clothing Swaps
- Repair Clothing Instead of Replacing
- Use Natural Cleaning Solutions
- Borrow Instead of Buying
- Use Natural Herbs and Medicines

Don't Know Where to Start? START HERE.

Tips for Beginners

- Track Your Spending** - Keep a detailed record of your expenses. Understanding where your money goes is the first step in identifying areas where you can cut back.
- Set Clear Financial Goals** - Whether it's saving for a rainy day, paying off debt, or planning for a future holiday, setting specific goals gives your frugal journey direction and purpose.
- Prepare Meals at Home** - Cooking at home is not just economical; it's an act of self-care. Experiment with recipes, enjoy the process, and relish the delicious, healthy meals.
- Embrace Second-Hand and Thrift Shops** - These treasure troves can be full of hidden gems, offering everything from clothing to home goods at a fraction of the cost.
- Learn to DIY** - Whether it's crafting homemade gifts, upcycling furniture, or growing your own herbs, there's a deep joy and satisfaction in creating something with your own hands.
- Be Mindful of Your Entertainment Choices** - Opt for experiences that don't strain your wallet. Enjoy nature hikes, free community events, or cozy nights in with loved ones.