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## **Ten Ways to Save Money as Minimalists**

One of the greater benefits of being a Minimalist is that you automatically save money when you start living a life of minimalism. By being intentional in our purchases, we cut out a lot of unneeded impulse buying. Knowing what you truly need and only purchasing needs is a great start to saving money. Before becoming minimalists, my wife and I purchased a lot of things without truly thinking about it.

By making a rule that you must get rid of one thing before bringing in anything new will certainly help you get things more organized.

Minimalism will help you consider whether something is truly needed.

## 10 Ways to Save Money

- Always use a list when shopping. If you do not go for a specific thing, odds are you will find too many good deals to pass up.
   Retailers know where to place items to catch our eye and make sales to draw us into an impulse purchase. We will find something just too good to pass up if we are not careful.
- 2. Don't buy things on sale. I read this on a blog last week and I thought the lady was nuts. But after consideration and thought, I

- think she is right. Why do we need 3 widgets? If you have 3 blue shirts, do you really need 4 even if it is a super price? Probably not. Some women have 20 to 50 pairs of shoes. Men are bad about piling up unneeded tools. Buy what you need, not what is on sale.
- 3. Buy quality items, not the cheapest item you can find. This one was very important for me as I had gotten into the habit of shopping hard to find the cheapest item. Don't waste money needlessly, but buy just high-quality items. Pass on the items that sound too good to be true, as they may be.
- 4. Ignore and limit your exposure to commercials and ads. I recently read that a person is exposed to over 3000 commercials each day. May be a billboard, a tv commercial, a Facebook ad, or some computer ad. If you just fall for 6 commercials a day, it will break you. Ways to control this is in tip #5.
- 5. Limit your exposure to television and Facebook to a max of 2 hours per day. Turn off automatic messaging on your phone. If necessary, people will find a way to contact you. I have friends who have every phone app turned on to auto-message them. I have none and it has been so freeing. By not seeing the ads I am cutting down on distractions and a lot of advertisements that are unneeded. Unsubscribe from emails trying to get you to purchase items. Be focused with your time.
- 6. Do not fall into the trap that you have to have the newest or best of anything. New cars, new phones, the newest fashions, etc. etc. As minimalists, we need to learn to be satisfied with what we have. I have many friends who rush to get the newest iPhone when it comes out. Is iPhone 23 really that much better than 22? I am just joking about the model numbers, but I personally would never pay \$500 or more for a phone. While on phones, another easy way to save is to look for a cheaper carrier. You can get by on a cell plan way below \$50 a phone and get everything you need plus a free phone. Our 3 phones cost us a total of \$110 a month and that includes 10gb of tethering on all phones plus unlimited phone, text, and data. I have the tethering to backup my internet in case of some failure.
- 7. Review your magazine subscriptions and television cable subscriptions. Do you read your magazines? How many channels can you watch? In the last few years, we have cut out almost \$200 a

month on unneeded tv channels. We first cut all tv cable service and went to streaming only via Internet connection. Services we canceled in the last two years include Netflix, Hulu, Prime, Acorn-Tv, and the Hallmark channel. Today all we have is the free ROKU channels and one \$8-a-month subscription for FrndlyTV. If you enjoy quality entertainment on older shows and Hallmark channels, this is the inexpensive way to get them. They have many outdoor channels and have one of the best channels today in the Great American Family channel. This is a family-oriented channel with Christian core values.

- 8. Eat before you go food shopping. Make a list of what you need and come home without 20 Twinkies, 5 cakes, 2 pies, 4 cartons of ice cream, and five packages of cookies. \*smile\* Now if any of those things are on your list, that is fine and great. But if you go when hungry, you will find a lot of items right at eye level that will make you do some impulse shopping.
- 9. Read Minimalism blogs. One of my favorite authors is Joshua Becker from <a href="BecomingMinimalist.com">BecomingMinimalist.com</a> Joshua is the one who got me into the minimalism movement. I love his articles. He has many guest authors that offer great insights on ways to save money and minimalism.
- 10. Use Dave Ramsey's rule of controlling the guy in the mirror. The issue normally is not the world about you, but it is you. Look at yourself and get a grip on your spending habits. Discipline and control are some of the best attributes we can obtain. People who control spending, show discipline, have happier and more intentional lives. The bottom line is that it is up to you.

I hope this list is helpful. It is certainly is not an exhaustive list of all the ways to save money, but perhaps it will stimulate you to think of many others. Check out some of the links below for new articles on minimalism that I think will be a blessing to you.

Why Mom's Need Minimalism from NoSideBar

**Ten Ways to Declutter and Downsize** 

Ten Tricks Retailers Use to Get You to Make Purchases

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