

## 101 Frugal/Thrifty tips and advice

1. Don't lend money (or do so at your own risk)
2. Spend money on yourself (like for a course)
3. Spend less than you earn
4. Don't buy items just because they are on sale
5. Create a workable budget and stick to it
6. Set up a direct debit for your savings
7. Have a 'clear and sell de clutter day' once a year
8. Save for retirement as soon as you start working
9. Always check whether you are owed any money
10. Do more than one job 'but don't spread yourself' thin
11. Make sure you have a will and update regularly
12. Savings should always be part of your budget
13. Be generous (give back)
14. Get on the property ladder (good investment)
15. Look hard at your spending and see what you can cut
16. Get rid of credit cards. Earn before you spend
17. Watch the household bills (switch off)
18. Move jobs if you'll be earning more (all things considered)
19. Use online sources like QMEE to make money
20. Avoid eating out (save that for special occasions)
21. Never cook for just one meal (refrigerate half)
22. If your family has 2 incomes try to live off one
23. Don't spend money you don't have (credit cards)
24. If you foolishly lent money, ask back for it now
25. Save, save, save, even pennies
26. Give up something (sacrifice) e.g. cable TV, hairdresser
27. Have a plan for your savings ( property, wedding)
28. Get used to your financial situation and live within your means
29. Save even £1 a day
30. Don't take the car when you can bike or walk
31. Buy large household items cash (save for it)
32. Sometimes you'll have to make difficult decisions
33. Never be a guarantor on someone else's loan
34. If you have a spare room, consider renting it
35. Have enough money for a few months if you lose your job
36. Accept that you will not get rich overnight
37. Make sacrifices today that will benefit you tomorrow
38. Don't put all your savings in one place
39. You must be willing to work hard to be successful
40. Do some investing (money work while you sleep)
41. If you must use a credit card, repay debt promptly
42. Consider a side hustle like blogging
43. Arrange to meet with a consultant to help you

44. Make wise use of your time (value it)
45. Don't buy all your groceries in bulk
46. Start investing
47. Don't let 'late fees' catch you. Keep up.
48. Keep a watchful eye on your income and spending
49. Don't waste food, store it safely for later
50. Don't buy something just because you have a coupon
51. Insurance eg buildings and content is important
52. As entertainment spend quality time with family
53. Save all coins and only use notes
54. Go one whole week without spending (try it every now and again)
55. Do your own nails
56. You can only wear one pair of shoes each time!
57. Use rainwater to water the garden
58. If your receipt says you have saved 50p, save it!
59. At nights, turn off non-essential electrical items (modem etc)
60. Minimize the number of pets you keep
61. Use refillable bottles for hand soap. Buy in bulk
62. Use left overs for lunch rather than buying
63. Check out free entertainment in your area
64. Plant some of your own vegetables
65. Ask friends for favours instead of paying up
66. Take on freelance jobs that you can do
67. Give homemade/personalized gifts
68. Make your own healthy, pureed baby foods for your baby
69. After you have paid off a loan, keep paying to your savings
70. Trade with friends (rice for flour or nail job for hair dressing)
71. Keep a daily track of your spending
72. Reuse recycle plastics and other materials
73. Use energy saving light bulbs
74. Make sure windows have proper seal
75. Use towels more than once
76. Carpool with friends
77. Sell unwanted items on EBay or Amazon
78. Compost, compost, compost
79. Know the difference between needs and wants
80. Teach kids to be grateful
81. Repair instead of buying new
82. Use Uber (cheaper taxi service)
83. Cancel memberships you are not using but paying for
84. Quit smoking and other unhealthy habits
85. Check for cheaper mobile phone plans/deals
86. Make a grocery list and pick up just what you need
87. Squeeze every last bit of the toothpaste
88. Use carrier bags as bin liners

89. Be creative. Cook what you have
90. Don't pass any money by on the road, even seemingly useless coins
91. Eat out at friends' houses and invite them to yours on another occasion
92. Use boiled diluted fabric softener to get rid of household odours in the home
93. Where possible, pay in smaller increments for flights
94. Use 'cash for clothes' outlets to get some money for clothes you no longer want
95. Boil water and fill a thermos once to make hot drink throughout the day
96. Use hot water, vinegar and baking soda to have fresh free flowing drains
97. Search for cheap flights rather than paying the first price you hear
98. Haggle haggle haggle. Pay when you win
99. If it's broken, fix it before delay cause you to pay out lots more to replace
100. If there is a freecycle in your area, make use of it
101. Search for freebies online. You will be surprised by what you get.