

# 10 Tips for Living the Cheapskates Way

*This free tip sheet was produced by the Cheapskates Club –  
[www.cheapskates.com.au](http://www.cheapskates.com.au)*

There are many benefits to living the Cheapskates way but it is not something most people want to do. They want the instant gratification using credit affords them and then they complain when the bills come due. Try these 10 frugal living tips to help you live the Cheapskates way happily and successfully.

1. Cars are expensive, use only one per family. Having only one car can cut expenses dramatically. If you must have a second car, save and buy it with cash.
2. Use the smallest vehicle possible. Smaller vehicles save money on petrol and normally cost less than larger vehicles. Small cars are no longer the squashy, uncomfortable vehicles of the past. These days they are remarkably spacious and comfortable.
3. Carpool with co-workers or take public transportation. This will cut vehicle expenses and you'll be doing your part for the environment.
4. Take care of the clothes you own. Keep wearing clothes even if they are out of style. Buy one or two good quality, classic items which can mix and match with what you already have.
5. Avoid impulse buying. If you can't control spending, cut up your credit cards and only carry a limited amount of cash.
6. Stay away from window shopping. When you do go to the shops, buy only the items you need and then leave. Don't stop and browse.
7. Create a 30-day list. Add items to a list and determine not to buy them for 30 days. Chances are you will not want the item after time has passed.
8. Maintain your health. If you are healthy you will not have medical costs. Of course, if you are sick, go see the doctor. But eating properly and exercising regularly go a long way towards maintaining good health and reducing medical costs.
9. Stop bad habits like smoking or drinking. These can be expensive and are not good for your health.
10. Drink more water. Water is better for you and is less expensive. If you don't like water try adding a couple of slices of lemon to a jug of water and letting it sit for an hour before you start drinking it.

Saving money doesn't have to be hard or leave you feeling deprived. These tips are all commonsense ideas that anyone can do, or at the very least try. If you find a tip that doesn't work for you, then move on. Keep on trying lots of ways to cut spending and watch your savings grow.

*The Cheapskates Club  
Showing you how to save money,time  
and energy and still have fun!*  
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