

Simple Life Finances



Taking Control of your Money

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Introduction

Most of us struggle to make ends meet. We usually end up with more days than money at the end of each month. We strive to understand it, but still can't seem to make it work.

This simple eBook is designed to help you get started knowing where your money is going, and to find ways to help you save your hard earned dollars.

The Frugal Checklist isn't exhaustive. There are so many ways put frugality into practice. Find what works for you. Keep in mind - being frugal does not mean becoming a miser. It simply means cutting back on some expenses, so you can purchase other items you need or want, or having enough left over to save for larger items.

One of the best ways to save money is to know exactly where it is going. By keeping a Weekly Spending Tracker, you can look it over each week to find areas where spending is unnecessary. For instance, if you find you are stopping to buy soft drinks and snacks frequently during the week, it may be time to invest in a small cooler and picnic basket. Bring water, juice or other beverages along with you on your errands, and fix a lunch or snacks to munch on. you would be amazed at how much money you can save, just by knowing where to cut back!

Many of us pay bills online. Trying to remember all the passcodes, when we pay the bills and confirmation numbers can be a hassle. By keeping a list of this information in your Finance Notebook, you will be able to find it quickly, and know exactly what was paid when. And if there is ever a question with the company, you also can see the confirmation number right away.

The Grocery Store Tracker is designed to help you keep track of the sales at your local grocery stores. In the item column, write down what it is you need. In the other columns, write the name of the store at the top, and then write down the sales price beside the item. A friend of mine used a Grocery Store Tracker, and soon found out that buying in bulk at a warehouse-type store actually cost her more than by shopping sales at her local grocery stores.

Cooking at home actually saves you a lot of money, but you can quickly get frustrated if you have no idea what to prepare. Having a Weekly Menu takes the guesswork out of meals. They also help you when grocery shopping. Being able to check your supplies and having all the ingredients on hand will encourage you to cook at home more, and rely less on the neighborhood drive-thru. An added benefit is that home cooked meals are often healthier. If you grow a garden, you can add it fresh food as well, instead of buying it in the grocery store!

The best tip for controlling your finances? Learn to spend smart. Learn the difference between want vs need. Design or invest in, and maintain, a good budget, income & expense tracker, and spending habits, then stick to them. Cut back on some expenses, like reducing utility bills or scheduling errands for one day a week or month, instead of making short trips every day. Create date nights and family fun days at home, or plan for a stay-cation. Before you buy, think about how many hours you would have to work to own that item.

All of these tips can help you reduce your spending. And any reduction in spending can help your income stretch further and your savings grow.

By using the worksheets in Simple Life Finances, you can quickly be on your way to better spending habits!



Frugal Checklist



- Plan and cook meals at home**
- Reuse or Repurpose instead of buying new**
- Comparison Shop**
- Set up a Budget & Income Trackers**
- Create a gift instead of Purchasing**
- Plan and cook meals at home**
- Grow my own food**
- Cut Utility Expenses**
- Had a friend over for coffee,instead of going out**
- Track Weekly Expenses**
- Use a clothesline instead of the dryer**
- Make my own Cleaning & Personal Products**
- Learn to Can & Preserve Food**



Weekly Menu



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Resources

For more information on ways to gain control of your money and learning to live a simple life, be sure to stop by The Farm Wife. To get you started, check out these posts!

[Basic Finances for Homemakers](#)

[Baking Bread as a Relationship](#)

[How to Create an Easy Meal Plan](#)

[A Handmade Home](#)

[Twelve Thrifty Tips for a Happy Life](#)

You may also want to consider some of the helpful products at The Farm Wife Marketplace. All are designed to help you along your journey to a simple life, and with the low prices, they all make a great investment, as well! Get started with these:

[The Ultimate Manual for the Art of Homemaking](#)

[Simple Life Dollars & 'Sense' eBook*](#)

[Home Budget - \(an Excel Spreadsheet\)*](#)

[Home Income & Expense- \(an Excel Spreadsheet\)*](#)

[Income & Expense for Homesteaders- \(an Excel Spreadsheet\)](#)

[Your Lifestyle Plan](#)

****These three items can be purchased individually - but for the frugal minded, they are conveniently bundled together at a reduced price!***