

SIMPLE COST-CUTTING SECRETS
TO HELP YOU SAVE BIG

101 MONEY SAVING SECRETS



**SURVIVAL
STRONGHOLD**





101 WAYS TO LIVE CHEAP

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Simple Cost-Cutting Secrets To Help You Save Big

We spend too much money in society today, period. If you are pulling in seven figures and living way below your means you are the exception to the rule, but those people are few and far between. The rest of us struggle, and mostly it's our own fault.

Living more simply than we do has more than a few perks, but there are at least three huge benefits to us if we will learn to do it and follow through:

- ▶ **LESS STRESS** - there's a reason that the Good Book says that the love of money is the root of all sorts of evil. That doesn't mean that you have to be a back-stabbing, ladder climbing, corporate a-hole who does anything they can for more of the green paper. It also refers to the everyday stresses that come when normal folks spend all of their time chasing dollar bills. Financial stress is the number one reason for divorces, among other things, but single people feel the pressure too. We live beyond our means, and the television tells us to keep going in that direction as hard and as fast as we can. We put a 65" LED flat screen up on the wall to enjoy, and every time we look at it all we can think about is how much it cost. Living below your means reduces stress like nothing else in modern society.
- ▶ **MORE FREEDOM** - When you don't have stress and struggle about getting your bills paid, you have more extra money and time to do things you enjoy. You also

aren't a slave to whoever you owe money to. You don't have to work a second job on the weekend to make ends meet. Instead, you can spend your weekends and extra time with your family, doing what you love, or simply relaxing. A little more freedom is something anyone would enjoy, and living cheaply provides you exactly that.

► **BETTER CHANCE OF LONG-TERM SURVIVAL -**

Less stress means better health, which equals a longer and more enjoyable life. Not only that, but many tips for living on the cheap are life skills that most people have forgotten or discarded. Growing your own food or hunting for food, for example, are invaluable skills in a SHTF situation. There's no microwaving if the electrical grid goes down, and McDonald's won't be serving Big Macs during the zombie apocalypse. By learning to live on next to nothing and developing new skills (which are really very old skills), you're preparing yourself to be able to survive in less-than-ideal situations. This can also help your loved ones and friends survive the same.



With these three benefits in mind (there are others you will discover as well), this short book will give you some ideas for how you can simplify and live much more cheaply. An exhaustive list would run much longer, so don't consider this your checklist. Even if you do every one of these things, there are still numerous other things you can do, and everyone has their own unique situation and needs. Hopefully this guide will give you more than a few ideas you can apply to your own situation and get you thinking about other ways that you can cut costs, reduce stress, gain more freedom, and prepare yourself for worst-case scenarios.



ENTERTAINMENT AND VACATIONS

It's an ironic fact that we use entertainment and vacations as an escape from the everyday stress and routine of life, but then spend more money than we should trying to alleviate the stress caused primarily by spending too much money on things. That's a vicious cycle, but it's one of the easiest to break. Cutting your costs on entertainment is one of the simplest places to start, so let's start there.

READING

Reading can be an expensive habit, but it can also be a cheap one. You already know about the expensive part, here's the alternative.

1. **CHECK OUT A BOOK FROM THE LIBRARY** - Yes, libraries still exist. And they're still one of the best sources for getting your reading fix on the cheap. A library card doesn't cost anything, and as long as you don't get overdue neither will any of the books you check out to read.
2. **GO TO THE BOOKSTORE (BUT DON'T BUY ANYTHING)** - Most bookstores these days have a reading area with couches and even a coffee bar close by at times. Use this space and the availability of tons of books and magazines to browse and sample. It can let you know what you might like or not before you buy, while providing some enjoyable free time with light reading.
3. **GET FREE DIGITAL BOOKS** - I hear you, give you something concrete. Okay, here you go. If you love reading and like finding new authors, check out BookBub, InspiredReads, and Kindle Nation Daily. You have to have a Kindle or a Kindle app, but you can get more quality reading material than you will ever be able to consume without spending a dime. (there are also deep, deep discounts on other books that aren't free)



TELEVISION AND MOVIES

I can't lie, I love movies and really great shows. I don't, however, pay for cable or satellite TV. (and no, I don't steal it either). Why would you when there are so many other, cheaper options?

4. **RE-WATCH A GREAT MOVIE YOU HAVEN'T SEEN IN YEARS** - Great movies never get old, and old movies can always be watched cheaply. Put those two statements together and you've got a great and nostalgic evening of inexpensive entertainment. The Shawshank Redemption is always playing somewhere.
5. **NETFLIX** - Beat it, go ahead. You can't. Netflix is the ultimate in video entertainment for the money. \$8 a month for endless movies, shows, documentaries and more. No, the big box office hit from last weekend isn't on there. Then again, that single viewing cost you twice as much as a whole month of other good stuff.
6. **HULU PLUS** - The shows that you can't get on Netflix or the website for the network you can probably get on Hulu Plus. Another \$8 on top of your Netflix subscription and for less than \$20 you're in TV and movie heaven. Ask your cable company to match that.
7. **AMAZON STREAMING** - Amazon's streaming video service is still a fledgling, but it's now free. Not to mention that just like Chuck Norris, you never bet against Jeff Bezos and Amazon. Eventually they'll win.
8. **YOUTUBE** - If you have a computer with an internet connection or a smartphone, you've got free access to the widest array of interesting video (and mu-



sic) entertainment known to man. YouTube is not going to give you Hollywood blockbusters, but it let's creative and interesting people around the world share stuff you may never see anywhere else. There's got to be a few you connect with.

9. **CANCEL CABLE** - Once you've started getting used to watching what you want instead of what the box says you can watch, cut the cord and cancel your cable or satellite subscription. The savings will be obvious and make you enjoy your new choices all the more.
10. **REDBOX** - If you only like newer movies and don't care as much about TV shows, Redbox is about as easy and cheap as it gets. Forego the blu-ray player (we're living cheap here, remember) and watch the big hits at a buck twenty a pop.

MUSIC

Music soothes the savage breast (that's the correct quote, not beast), and it also rocks. Buying songs for a dollar and albums for twelve doesn't do either.

11. **GOLD-SAVING OLDIES** - Those old tapes and CDs you have? You saved them for a reason, because that's your jams. Pull them off the shelf and sing your nostalgic heart out when you need a fix.
12. **LEARN TO PLAY A MUSICAL INSTRUMENT**

(ONLINE) - You can pick up a used instrument at the local pawn shop or thrift store for cheap, and learn to play it through online lessons (like on YouTube). Then when the grid goes down you can entertain the survivors.

13. **ONLINE MUSIC SUBSCRIPTION** - While we still have the luxuries of civilization, like the internet and electricity, take advantage. One album costs more than a monthly subscription to Spotify, Google Music, and other all-you-can-listen subscriptions. Sounds like common sense. You won't be throwing your old Ted Nugent CDs in your bug-out bag anyway.
14. **FREE TUNES** - Still in the digital space, there's free music to be had when you know where to look. One of my favorite places to look is NoiseTrade, where you can download free songs, samplers, EPs, and full albums by well-known and unknown artists alike. They also have digital and audio books, and you want to be a nice person you can leave a tip for the artist.

GAMES

It's all fun and games until Western civilization falls apart and chaos engulfs the world, but then you'll still want some games to play. You don't need a Playstation to do that.

15. **PLAY BOARD GAMES LIKE MONOPOLY AND SCRABBLE** - You can pick up some of the most played and most loved games of all time for next to nothing at a yard sale or thrift store. A game like Othello or chess can be easily converted for carrying in your in bag for hard times. You just need some pieces, the squares can be drawn anywhere.
16. **CARDS** - The most portable and versatile games there are all come from a deck of 52 thin playing cards. Learn Spades, Hearts, Rummy, and other fun card games, and hope you never have to play Solitaire. I have two sets: one with urban survival skills on the back of each and another with edible plants and their preparation in the back of each - entertainment and information all in one.
17. **TOUCH (OR TACKLE) FOOTBALL** - A \$5 nerf football and some open space gives a group of men an

easy way to have fun, get exercise, and blow off some steam. It's a lot cheaper than a gym membership and a therapist.

18. **FORGET PAINTBALLS, USE WATER BALLOONS** - Seriously. Laser tag and paintballs are fun, no doubt, but whatever happened to water balloon wars? You don't even need clean water, so as long as you have some balloons you can have a blast.

OUTDOOR FUN

People don't get outdoors enough anymore. Humans lived for a long time without streaming movies, video games, and the internet, and they used to actually do things outside of the house for enjoyment. They were also more self-sufficient and happier. Just sayin'.

19. **PICNIC IN SECLUDED PLACES** - Spend a day in a field or on a mountain. Take along food and maybe some games, but spend most of your time just being away from the bustle of life and soak in some good, clean country air.
20. **GO ON NATURE HIKES** - Get your walking legs in shape and get back in touch with nature. Identify animals, plants, spiders, whatever. Get to understand and connect with the outdoors, you never know when some catastrophe might relocate you there to live.
21. **GO SWIMMING** - Public pools, friends with pools, the beach, or a lake gives you a full sunny day of fun and exercise. Learn to swim if you can't, and then spend the warm months enjoying the water and working on your tan. No expensive swimsuit or gym membership required.
22. **FLY A KITE** - Take a hike, fly a kite, you might get the impression I'm telling you to get lost. Flying kites can be both relaxing and a challenge, just like a round of golf. The difference is you can fly a kite for a few bucks. Over and over.
23. **STARGAZE** - Take advantage of the map God put up in the sky for us. Learn about the constellations and their meaning and history. Most importantly,



learn how to navigate by the stars and read weather patterns in the sky. It's fun to learn and might help you a great deal someday.

24. **FIND AND PICK WILD FLOWERS** - Gather flowers from the wild to make a bouquet for someone going through a hard time, a sick friend, or a lonely person in a retirement home. In the process you can learn about each plant and what it can be used for: food, herbal medicine, or just smell-good for the house.
25. **TAKE A MOONLIGHT STROLL** - Make your day hike an evening stroll. Take the hand of the one you love and spend a few hours just casually walking under the stars. This also doubles as a cheap but very romantic date.
26. **HIT THE BEACH** - You don't need a paddle board, a jet ski, or fancy tents and coolers to enjoy the beach. If you live close enough, just put on a swimsuit, grab a towel, and go. The waves and sun are enough to enjoy without spoiling it with toys and gadgets.
27. **PEOPLE WATCH** - Perhaps the most versatile form of entertainment. People are people, and they're all fun to watch, whether you're at a mall, a beach, or a city street. Make games out of it and try to guess what people are saying to each other or what their background might be.
28. **HIT THE LAKE** - Just like the beach, the lake is always ready and waiting for you to show up. Swimming and rope swings are less expensive than speed-

boats by a few bucks, and there are plenty of other cheap and enjoyable ways to spend a day at the lake.

HOBBIES

Everybody needs some kind of hobby. The word “amusement” comes from the Greek and literally means to be without a muse, or without inspiration. In other words, it passive consumerism. A hobby should be a creative outlet. Here are a few ideas to expand your creativity and have some cheap fun.

29. **ARTS AND CRAFTS** - Try your hand at drawing, painting, weaving, crocheting, or making crafty things out of cardboard or paper. Maybe you could make your own jewelry from seashells you collect. The options are endless, so find the niche you enjoy.
30. **WRITE** - I’ve never met anyone who didn’t have story to tell, and some have more than enough. Try writing them down. Creating a story, characters, and dialogue can be one of the most creative and rewarding hobbies you can have. You might just make a career out of it :)
31. **LEARN MAGIC TRICKS** - You can pick up a cheap book on magic tricks or learn all you want from YouTube. Work on your sleight of hand techniques and convincing people they are seeing something that didn’t happen. Not only are they fun party tricks, the necessary skills could come in useful in more desperate times.
32. **WOODWORKING/BUILDING THINGS** - Okay men, who among you doesn’t get filled with pride when you’ve finished that deck design you thought up, or simply figured out a way to repair something around the house? You, with your hand up in the back - turn in your man card and leave the premises. Making things - out of wood or otherwise - is a joy for most men, especially when the end product is useful or just plain cool. Talk about your survival skills, knowing how to construct or design a shelter, an outhouse, or anything similar gives you a sense of security should you be tossed into the wilderness by

mother nature or big brother government.

EVENTS AND PLACES

Going to places and events with crowds or with a group of friends keeps you from becoming a hermit who feeds cats all day. Okay, that might be extreme, but fellowship with others is important for your state of mind. Get out and do



something with people, but leave the credit card at home.

33. **ZOOS** - While they’re not always (or even usually) free, basic admission to a zoo isn’t generally a bank breaker. You’re not going to see lions and elephants on your camping trip (and hopefully not bears or mountain lions either), but you can enjoy them safely at the zoo. If nothing else you can try to get the monkeys riled up.
34. **FESTIVALS** - Some festivals are very expensive, others are free. For our purposes, we want to look for the free or inexpensive options. Music festivals, arts festivals, medieval festivals, and many other big and open gatherings happen all the time, and there are plenty with free admission or for not too much cashola. Check with local and state organizations to see what’s going on in your area this week or month.

35. **COMMUNITY SPONSORED EVENTS** - These might be festival-type events or they could be much smaller, but local churches, scouting organizations, non-profits, radio stations, and more organize events all the time for the benefit of the community. They usually make money from vendors and food stands, but you can enjoy rides, music, and more for free at the right shindig.
36. **HOST A WINE-TASTING PARTY (OR BBQ)** - This one comes straight out of my own past. In high school I lived in Memphis, the international home and kingdom of barbeque (defined as pork - smoked, pulled, and smothered in bbq sauce). My friends and I each went and bought some Q from a variety of local shops and chains, then did a blind taste test to determine which was the best. Then we took long naps. You can do the same with wines.
37. **EVENTS AT COLLEGES** - If your community is lame and doesn't have events, you can bet a local college does. From plays to cookouts to ball games, check out the things scheduled for the year at your closest college or university. You'll find something, and it will be cheap or free.

VACATIONS

Sometimes camping a few hours away just doesn't cut it for a vacation. Hawaii is, in fact, a great place to spend a week. That doesn't mean it needs to require a second mortgage.

38. **TAKE SHARED VACATIONS** - Plan with your parents, children, neighbors, best friends, or local group to take a big vacation together. You can split costs, share room and food expenses, pitch in ideas for fun, and generally double your enjoyment while reducing your costs.
39. **VACATION IN THE OFF-SEASON** - Going to Myrtle



Beach on the 4th of July requires a reservation well in advance at a hotel, which will cost you probably \$200 each night at a cheap place. Going to the same place in September, when it's still nice and warm but the kids are back in school, can happen on the spur of the moment and will cost much less. Take your vacations when it's affordable and you can actually move around without getting shoved by crowds. FYI - Myrtle Beach in January is a different story. Don't go overboard here.

40. **GO CAMPING** - Camping doesn't have to be an expensive affair with huge tents and the fanciest gear. If you want the conveniences of home, stay home. Get a decent tent and sleeping bag or just sleep under the stars on a bed of leaves. Roughing it in the outdoors will make you learn to get by on what's available, and will make you more appreciative of your home when you get back.

HOME

Your residence is usually where the bulk of your expenses come from, so it makes sense to see what can be cut and changed at home to save you money and let you live more cheaply.

SIZE AND TERM

Buy or rent, live on a houseboat or in a cave, there are many choices you can make about where you live and how long you stay there.

41. **DOWNSIZE** - If you're one of the many, many people paying an outrageous mortgage on a home bigger than you need, give up the ego and sell that puppy. (I can almost guarantee that you have much more than you need or use, probability says so) Do a serious analysis of your needs - not wants - and decide how much space and what kind of location and amenities you can do without or that you need, then adapt to it. And don't look back. Pride will always keep you broke.
42. **RENT INSTEAD OF BUYING** - Renting a house or apartment affords you much more freedom than buying. Let someone else be responsible for repairs and maintenance, homeowners insurance, and the myriad of other expenses that come with ownership. This also gives you the freedom to relocate much easier without having to sell a home in a weak market.
43. **GET A ROOM MATE** - Split your expenses with someone else. Finding someone you can live with might be a challenge, but that challenge might be well worth halving most of your bills every month.
44. **TAKE A TENANT** - Got a spare bedroom? Rent it out! Instead of paying for unused space every month, make money off of it by taking in a paying tenant.



- This isn't ideal for a family usually, but then again we're talking about living cheaply, not ideally. College students are great prospects, especially if you can verify their family character. If they aren't looking for a 24/7 party spot to rent, they would probably love to share space with responsible adults or a loving family instead of a bunch of sleep-deprived, alcoholic half-wits who are blowing their parents' money on an excuse to join a fraternity.
45. **RVS AND MOBILE HOMES** - Without building a prepper cabin in the mountains, an RV or mobile home is the next best way to live cheaply. The outright purchase of one can cost less than the money a bank requires as down payment on a house, and the lease in an RV park or mobile home park is cheaper than a small apartment. Utilities are cheap, furniture and appliances are cheap, and just about everything else about them is cheap (that's a tongue-in-cheek joke, but don't take offense - I live in an RV park). They're also easy to repair and modify, so you'll learn a thing or two along the way.
 46. **LIVE RENT-FREE** - Yes, you can. Without moving back in with your parents. One way is to get a job with an apartment complex, mobile home park, or even a resort as a manager or laborer. Many of these will provide housing if you'll be some sort of on-site, full-

time worker. House-sitting can provide temporary accommodations. Search Craigslist for people willing to barter rent for live-in handymen or caretakers. Couchsurfing.org will hook you up with free temporary sleeping quarters if you want to travel and see the country. WWOOF (World Wide Opportunities on Organic Farms) will give you free housing and food if you become a volunteer to work on their farms, and will also teach you how to start your own organic farm. Workaway.org is a way to find families in other countries that will trade a few hours of work each day for a free place to live abroad.

OTHER HOME STUFF

Clean it up, sell it, fix it, or cut it out. Make sure the bills from your home don't eat you alive when they don't need to.

47. **SELL THE CLUTTER** - No matter where you live, you've likely got stuff stored in boxes or shoved in closets that haven't seen the light of day for years. Unless it's a family heirloom, sell it for money. Yard sales are always good, but there's also Ebay, Craigslist, community sales, newspaper ads, and any number of outlets where you can turn your trash into cash.
48. **SAVE ELECTRICITY** - Turn off lights not in use and unplug things from outlets when you aren't using them. Use solar panels to supplement your grid connection, and you can even make money off the excess power you feed back into the grid with them. Keep air filters clean. Keep blinds closed for extra insulation and cooling. There some more ideas in the clothing section further on.
49. **CONSERVE AND CONSOLIDATE** - Most of us throw things out all the time that are still good: the last bit of mustard or mayo in the container, the remnant of soap in the bathroom, the sock we can't find the mate



to. Change your thinking and start to look for the usefulness of these things. Scrape the jar and add it to the new one. Save the soap chunks and make a new bar. Use the sock as a cleaning cloth. Stop throwing out things which can still be used.

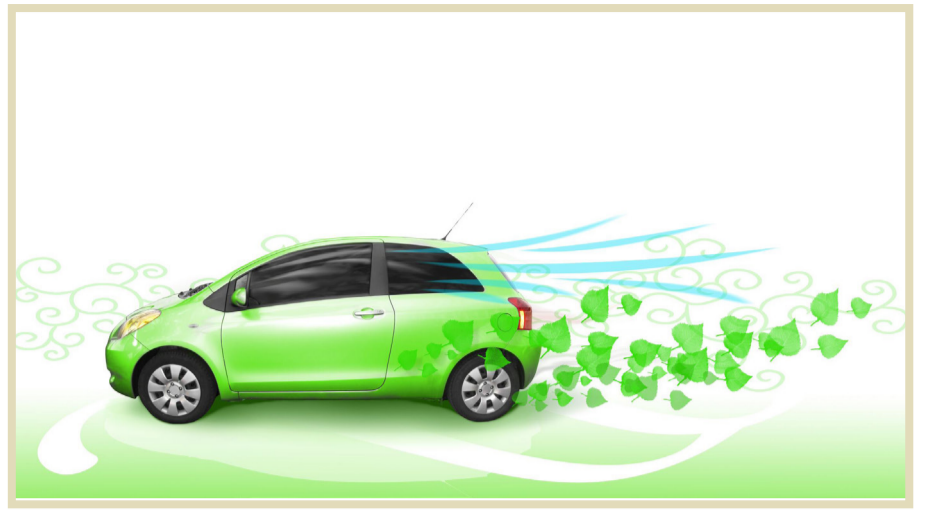
50. **DIY** - This encompasses a lot of thoughts, but basically learn to do everything you can yourself. Labor costs eat you up on repairs and improvements, not the materials. Read up on fixing your appliances, your car, your trim work, or your flooring. Do your own landscaping. Over the long haul, being self reliant is by far the biggest money saver there is.

VISIT MODEL HOMES TO GET SIMPLE DIY DECORATING IDEAS - DIY ideas can come from almost anywhere, especially websites dedicated to showing you how to do things on your own. For ideas on decorating or altering your home for more space or more efficiency, take a Saturday to walk through open houses and model homes for ideas that you can jot down and figure out later from instructional sources.

TRANSPORTATION

Life involves moving from place to place, at least until the delivery drones fulfill their promise of making us completely docile and couch-ridden Eloi. Don't wait to be eaten by the Morlocks, get out and get where you need to go, just make sure you don't waste money in the process.

51. **BICYCLE** - Next to your two feet, a bike is the least expensive form of transportation available unless you have wings (in which case I am offering my services as your manager - we'll make a fortune). Get a bike from a thrift store or yard sale that's in good condition, and spend what you need to fix it up over time. This will also get you in much better shape. Take your bike on any trips that require a 5-10 mile round trip, and watch your gas expenses plummet and your legs get in awesome shape.
52. **USED CARS** - New cars are the worst use of money imaginable for transportation. Their value falls through the floor the very second you've completed the purchase and left the car lot. Always, always, always buy cars used. It will take more research and investigation to make sure that the vehicle is in good shape, but that time will pay off in your savings.
53. **WALK** - You have legs and feet for a reason, and it's not just to get you from the fridge back to the couch. Make it a habit to walk somewhere every day, even if it's just around the block. It will help your physical and mental help immensely, not to mention your wallet.
54. **ONE CAR, NOT TWO** - If you are the typical two-car family, consider selling one. Using only one car will cut your auto expenses in half (see how that math works?), and it will also hone your planning skills. When you have to plan a route that will get everything done quickly without using two cars, you'll be surprised how much that skill bleeds over in the rest of your life.
55. **CARPOOL** - Just because you have a car doesn't



- mean you have to drive yourself everywhere. Carpool to work, on shopping trips, and anywhere else that you can plan with a neighbor, friend, or family member. You'll be saving them gas and money too when you take your turn to drive!
56. **TELECOMMUTE/FREELANCE** - If you are thinking about a new job (and research says that over 80% of you are), consider something that will allow you to work from home with phone or internet connections to the office. Becoming a freelancer is even better, as it allows you to work for as many or few clients as you like from wherever you choose. It requires a change of mindset, but once you adapt you'll never look back.
 57. **CHANGE YOUR OWN OIL/ DO YOUR OWN MAINTENANCE** - A simple Google search or a trip to the library (on your bike or on foot) will supply you with everything you could ever want to know about repairing and maintaining your vehicle. There might be a learning curve, but you can handle it. Imagine the savings over several years of not having to pay outrageous costs for repairs and maintenance - it's huge.
 58. **SAVE GAS** - In addition to regular maintenance, there are plenty of things to do to save on gas usage. Keep tires inflated, park in the shade (a hot car will lose gas to evaporation), keep extra weight out of the vehicle, avoid stop-and-go traffic, and stay near the speed limit. If you're idling for more than a minute, turn the car off - your getting zero mpg while you sit there burning fuel.

EATING

We all have to eat. It's the third most important thing after air and water, so pay attention to it, but you don't have to live on caviar and lobster from a 5 star restaurant.

GROCERIES

Living cheaply has to include the food you purchase.

There are lots of ways to cut back expenses when it comes to acquiring your food.

59. **LEARN TO LOVE STORE BRANDS** - If you are in love with your favorite big name grocery store, at least get to know their generic store brands. While some things may not quite live up to your standards, I'd be surprised if you couldn't replace at least 25% of your expensive name-brand items with the store brand equivalent without being able to tell the difference.
60. **ALDI AND WALMART** - If you live near an Aldi store or something similar, use it. While not everything is less expensive there, most things are. Walmart and Sam's Club are also generally cheaper on almost every item. You might be looking at some off brands, but taste means more than the packaging.
61. **GROW A GARDEN** - Here's where your REAL savings starts coming in. Grow whatever you can in a backyard garden and never worry about spending money on those foods again. Make sure you buy non-GMO (genetically modified) seeds so that you can use the seeds from the grown plants to re-harvest. This is also the healthiest way to eat, and could save your life in a SHTF situation.
62. **HUNT** - The second of the DIY food trifecta, learning how to hunt small and medium game can save you a ton of money on meat and teach you how to survive in tough times. Have you seen the price of meat lately?
63. **FISH** - Fish are a great source of protein and other



healthy pieces of your diet (like omega 3 oils, if you believe the supplement industry), and the good news is that there are plenty in the sea, or the lake. Grab or make a pole and dig up some worms for bait, find the nearest spot where they're biting, and enjoy the wait. If you can grow, hunt, and fish for food, you'll slash your expenses and be prepared for an emergency should it come.

64. **PICK FRESH FRUIT FROM ORCHARDS** - There are plenty of orchards that will allow you to pick your own fruit fresh from the tree, and they're usually cheaper than the chemically covered stuff at the supermarket.
65. **CLIP COUPONS** - You don't have to get into "extreme couponing" unless you want to, but if you take a little time to find coupons you can get through the mail, online, and in publications, you can practically cut your grocery bill in half or even more. You won't believe the discounts available when you take some time to find them.
66. **BUY IN BULK** - Speaking of Sam's Club, start buying your food in larger amounts. Bulk prices are cheaper in the long run, even though you'll pay more at checkout. You won't have to make nearly as many trips, and you'll save on gas and time as well. Consider buying an extra freezer to store what you don't eat right away.

COOKING

67. **COOK AHEAD** - Once you buy your bulk food, save even more time by cooking at least several meals worth at once. Store the extra in your freezer (this is where an extra freezer comes in handy) and plan out when you will eat it again. Reheating food that's already cooked is much quicker than cooking more, and it doesn't take any longer to cook 20 hamburgers or chicken breasts than it does to cook 2.
68. **USE THE GRILL** - A grill is a great way to cook all that food at once, and gas or charcoal is usually cheaper than electricity. A grill with a large enough cooking area will let you prepare large amounts at the same time, instead of having to stick more in the oven all day long (although that is still a better alternative than repeatedly cooking every day).
69. **CROCK POT** - If you aren't already familiar with the joys of crock pot cooking, start today. There is no simpler way to prepare incredible tasting dishes than with a crock pot. Most recipes call for just throwing the ingredients in and setting the heat level for anywhere from a few hours to a day. Believe me, it doesn't get easier and you'll get delicious meals from it.
70. **DRINK WATER** - You know you should be drinking 6-8 8oz glasses of water every day, right? And that's not if you're exercising. Water is the second most important ingredient to staying healthy and staying alive, next to air. It's also a lot cheaper than soda. Don't spend all your money on bottled water, it's the biggest scam in history next to Obamacare. Buy a filtration system if you psychologically can't handle your tap water. I recommend having a portable



system as well in case you need to move out quickly. A LifeStraw is always handy for emergency situations like hurricanes, and should be in your Bug Out Bag if not in a small EDC or get-home bag.

71. **BROWN BAG YOUR LUNCH** - Cut out the McDonald's and Applebee's when you take your lunch break at work. If you don't live close enough to go home for lunch, take the time to pack a lunch to take with you. Buying in bulk and cooking ahead will give you healthier and tastier meals to take than a ham sandwich with chips, but either way it's cheaper and healthier than that Big Mac.

STAYING HEALTHY

Staying healthy does more than make you feel good. It gives you the ability to accomplish more, which means better productivity, and it will save you lots of money over the course of your life.

72. **EXERCISE DAILY** - In the same way that maintenance on your car or home will cut long-term costs, so will maintaining your body. In addition to drinking water and eating healthy, your body requires movement to function well. If you sit at a desk during the day, stand up and walk around every 30 minutes to an hour. Take a short walk at lunch. Go running or cycling in the morning or evening. There are endless ways to keep your health up through exercise, so the only excuse is your own bad judgement. If you think repairs on your car or home are expensive, wait until you get the bill from the hospital or doctor's office.

73. **STOP SMOKING** - This goes hand in hand with staying healthy of course, but the financial benefits are immediate. Even if you are a light smoker, you're probably spending at least \$20-30 each week killing yourself. A heavy smoker can throw as much as \$100 every week into the grave ahead of them, and it doesn't make the thing any more comfortable. Stop and make a list of where that money could be spent instead, and use that as your motivation.

74. **STOP DRINKING ALCOHOL** - Or at least cut back significantly. A glass of red wine every day is good for your heart, but a 6 pack every evening will lead to all kinds of heart and liver diseases. If you are going to drink (some - drinking a lot is not one of the options), don't go out to bars. You can buy a bottle of whiskey for the same price as a few shots in a bar. What kind of sense does that make?

75. **RELAX** - Sleep and relaxation affect your health more than you realize. Get a good night's sleep every night of at least 7 hours (maintenance, remember?). Don't spend \$200 going to a day spa for a mud treatment and professional massage, just draw a hot bubble bath, put on relaxing music, and have a glass of wine while you soak.



CLOTHING AND STYLE

You can look good and dress decently without buying expensive clothing, and you don't need a professional stylist to do your hair and makeup.

76. **THRIFT SHOPS** - I recently bought a new batch of shorts for the upcoming Spring and Summer, and it cost me less than \$11. Goodwill, the Salvation Army, Habitat for Humanity Re-stores, DAVes (Disabled American Veterans), and a host of local thrift offerings can save you hundreds of dollars with almost every trip. I got Adidas, Nike, Champion, and other name-brand shorts that looked like new. \$1.39 for each pair and a good run through the washing machine on hot, and the summer is looking cheaper than ever. (note: try to use the places that aren't for profit, like the Salvation Army. They do lots of good for down-and-out folks.)
77. **SIMPLIFY/GO MINIMALIST** - How many shirts and pants do you actually need? If you have access to washing facilities, I would argue that 7 of each is more than enough, allowing for seasonal changes of course. Get interchangeable pieces of clothing to make multiple outfits, wash everything every week, and stop storing closets full of dress shirts and suits for those special occasions that often never come.
78. **CUT YOUR OWN HAIR** - Or get a friend who knows what they are doing to do it. Worrying about the latest style and saving money can't live in the same lifestyle, so make your choice. That's a no-brainer to most people these days.
79. **USE A COLLEGE BEAUTY PROGRAM** - If you can't sacrifice style altogether, at least go cheap with it. Many community colleges and beauty schools will give you the royal treatment for really cheap, since it gives the students opportunities to learn in real scenarios. You may occasionally get the wrong student on the wrong day, but it will grow back.
80. **WASH LESS** - I mean clothes, not your body. Blue jeans don't need to be washed after every wearing unless you get them really dirty. The towel you use



to dry off after your shower is wiping water from a body which was just cleaned thoroughly a few seconds before. Does it really need to be washed after every use? Use some common sense.

81. **HAND WASH/SUN DRY** - It might be a pain for a family of four, but we used to get by just fine with a washtub and a line to dry clothes on outside. It takes more time and effort, but it will save electricity. You also won't have to freak out if the grid goes down and your electric dryer won't work anymore.
82. **WASH IN COLD WATER** - Once again, there is ideal and there is frugal. Hot water does work better for sheets, towels, and whites, but it is not completely necessary. A little scrubbing or pre-soaking ahead of time, and your cold wash can do just as good a job, plus save you money by not using the hot water heater as much.
83. **SHAVE YOUR HEAD** - My number one rule for saving and keeping things easy. When the hairline starts making a dash away from your forehead or the top of your dome starts bugging airline pilots on sunny days, take a razor to that mess and be a man about it. There is nothing worse than trying to hide your progressing baldness. It is a sign of insecurity and a lack of manliness (ladies, I'm not necessarily talking to you here). Every time I see a comb-over I want to go up and pull their man-card. Deal with what you have and adapt. I haven't paid for a haircut, shampoo, or a styling product in over 15 years. You do the math on that one.

STRATEGIZE

The most successful people in life always have a plan. They don't think up ways to become successful overnight or on the spur of the moment. Planning, analyzing, and creating a strategy will help you minimize your expenses so you can live cheaply, then you can spend the extra on what you want.



84. **PLAN AHEAD** - Making a plan for something will always lead to more efficiency, cheaper costs, and less frustration than flying by the seat of your pants. Plan your meals, grocery trips, shopping trips, vacations, weekends, and anything else you can as much as you can. Having to buy something you didn't think about ahead of time usually means finding the closest place that has it, which is inevitably the most expensive.
85. **ANALYZE** - We're sort of analyzing here in this book, but you need to sit down and apply these things to your own life before you jump in to everything. Everyone's life and situation is different, so there's no cookie-cutter answer to living cheaply. Take the appropriate time to analyze your lifestyle and habits, then take the actions that will affect you the most.
86. **MAINTAIN THINGS** - Your car and health aren't the only things that need maintenance. The air filters in your home, your dryer vent, your pistol or rifle, and almost everything else that you want to last for a while or longer needs some kind of maintenance to make that happen. Make a list of things in your life that need some kind of maintenance and then make a schedule so you won't forget them.
87. **BUDGET** - Budgeting is one of the hardest verbs in the English language in this run-around, instant gratification civilization we've become. It's also the

single best thing you can do to avoid spending too much money on things. Know how much money you have, prioritize the things you need to spend it on, and make sure savings is high up on that priority list. When it's gone, it's gone. Take credit and loans out of the equation completely. You'll find it's really not that hard to live on less if you actually try.

88. **USE AUTOMATIC AND ONLINE PAYMENTS** - The penalties for late payments can be devastating to your cash flow. \$25 here for a returned check, \$5 there for a late payment, they add up over time. Set up automatic payments for what you can, and use online payment systems for anything else you can. That way you don't have to spend money on stamps and envelopes, and more importantly, you won't miss a payment.
89. **USE DISCOUNT SITES** - Amazon is a great place to start your shopping search, but there are daily deal sites and other discount outlets out there that will give you even better deals sometimes. Paying full retail for most things is absolutely silly when you have a entire world of businesses to look at to find the best deal.

COMMUNICATION



90. **FREEBIES** - Many major brands will literally give you stuff. You might have to sign up with some program they have, and it may only be samples, but it's still free and it adds up. A sample pack of shampoo would last me 20 years :).
91. **NEGOTIATE** - Everything is negotiable. Everything. So why wouldn't you ask for a better deal? Because we are scared of confrontation or being told no. Get over it. Always ask, "Is that the best deal you can give me?" Most people don't have any kind of negotiating skills anymore, which means that if they have the power to give you a better deal, they will rather than think it through. Negotiation skills are also an invaluable tool in desperate times if you want to stay alive.
92. **COMPARE** - Using the same idea as the discount sites tip, make sure you are looking at enough sources to make sure you are getting the best deal. That doesn't mean you have to spend two weeks trying to save \$2 on a pair of shoes, but often a few hours of comparative research can save you a good chunk of change.
93. **THINK LONG TERM** - This goes hand-in-hand with planning and analyzing. When you're making a decision on what to buy or how to do something, think about how that decision will matter in a few weeks, a few months, or many years from now. One example is landscaping. If you plant shade trees in the right places, you can eventually keep your home cooler, which will then lower heating costs. This won't happen right away, which is why every decision should be considered in terms of its long-term benefits or deficiencies.

Carrier pigeons might be a little outdated, but there are much cheaper ways to stay in touch and send messages than the outrageous costs that phone companies throw at you.

94. **CANCEL THE LANDLINE** - If you have a cell phone, do you need a landline? Some security systems have to be dialed in over the phone lines, but wireless technology is quickly eliminating any need for old-fashioned phone lines. Keep in mind that you can always plug one in later for emergency calls if need be.
95. **CANCEL THE CELL PHONE** - Going a step further, do you really need a cell phone? We consider them necessities and freak out if we leave the house without them, but that's not rational. Twenty years ago hardly anyone had a cell phone, and everyone seemed to get along just fine. They did just fine before any kind of phone was invented. Don't confuse necessity with luxury.
96. **GO PREPAID** - If you do decide you need a cell phone, see if you can get away with a prepaid version. The rates are becoming comparable with contract lines, and you can walk away anytime you like. You can even get your top-of-the-line Android smartphone on prepaid if you need all that.

ETC

Here are a few extra ideas just to expand your thought process a little more.

97. **TEST-DRIVE A REALLY EXPENSIVE CAR** - Wanna have some cheap fun? Put on some decent clothes and head down to the BMW or Mercedes dealership. Look around for a bit, act seriously interested, and get a test drive in your dream car. It might tick off the salesman when you walk out afterwards, but you can always just tell them that you don't think their product is up to your standards.
98. **CANCEL CREDIT CARDS** - The basic starting point for lowering debt and living cheaply. Credit card interest is a multi-billion dollar industry, which is why they keep sending you offers every single week in the mail. If you need one for emergencies (like car rentals or hotel rooms), make sure the limit doesn't exceed \$1000 and pay it off every time you use it. DON'T use it if you don't have the cash available to pay it off right then.
99. **CASH BACK CREDIT CARDS** - If you can be disciplined enough to only use them when you are paying them off immediately, then get a card that gives you cash back or rewards you will actually use (I don't do rewards, only cash back). It's minimal, but saving \$25 or more a month is worth swiping a card instead of taking the cash, as long as you aren't accruing interest.
100. **HAVE A CHEAP CHRISTMAS** - This also applies to birthdays, anniversaries, and any other event where gifts are expected. Be creative in your giving by using hand-made gifts, re-gifting things you have received but wouldn't use (make sure they would), or at least buying things at a deep discount. Every January there are millions of people who sit back and get depressed at the bills they racked up by trying to give gifts at Christmas that they couldn't really afford. Stop that cycle in your home.

This list is by no means an exhaustive one. There are thousands of other ways to live cheaply, but these should be a good primer to get you thinking about how you can live cheaper in your own life. Take them to heart if they apply to you, and start to calculate other ways that you can live cheaply. You will be much happier, have much more time, and most importantly have much more freedom.



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Published by:

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