

Frugal living planner

Spend less on the ordinary things and keep the good ones.

Name _____ Year _____

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Frugal goals

Know what the savings are for.

Month _____ I am saving for _____

Where I spend too much

What I will not give up

Swaps to try

Instead of	I will	Saves per month	Kept it
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
	Total	$	

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30 frugal habits

Tick the ones you do. Try two new ones each week.

- [ ] Cook at home five nights
- [ ] Plan meals before shopping
- [ ] Buy store brands
- [ ] Use a shopping list
- [ ] Freeze bread and extra portions
- [ ] Wash clothes in cold water
- [ ] Turn off lights
- [ ] Use the library
- [ ] Buy used first
- [ ] Wait 48 hours
- [ ] Unsubscribe from store emails
- [ ] Cut hair at home
- [ ] Give homemade gifts
- [ ] Use refill cleaners
- [ ] Walk short trips
- [ ] Pack lunch
- [ ] Eat leftovers on purpose
- [ ] Compare unit prices
- [ ] Drink tap water
- [ ] Batch errands
- [ ] Air-dry when you can
- [ ] Lower the thermostat at night
- [ ] Cancel unused subscriptions
- [ ] Repair before replacing
- [ ] Use cash for fun money
- [ ] Shop your closet
- [ ] Host potlucks
- [ ] Grow herbs
- [ ] Share tools with neighbors
- [ ] Review bills twice a year

Two habits for this week

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Frugal budget

Lower the planned column a little every month.

Month _____ Year _____

Income

Item	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Side income	$	$
	$	$
Total	$	$

Home

Item	Planned	Actual
Rent or mortgage	$	$
Electric and gas	$	$
Water and trash	$	$
Internet	$	$
Phone	$	$
Insurance	$	$
Total	$	$

Food

Item	Planned	Actual
Groceries	$	$
Eating out	$	$
	$	$
Total	$	$

Getting around

Item	Planned	Actual
Car payment	$	$
Gas	$	$
Repairs and parking	$	$
Total	$	$

Debt

Item	Planned	Actual
Credit card	$	$
Student loan	$	$
Total	$	$

Savings

Item	Planned	Actual
Emergency fund	$	$
Goal	$	$
Total	$	$

Personal

Item	Planned	Actual
Health	$	$
Clothes	$	$
Subscriptions	$	$
Fun	$	$
	$	$
Total	$	$

Income	Spending	Savings	Left over
$	$	$	$

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Meal planner on a budget

Start with what you have, then add only what is missing.

Week of _____ Food budget $ _____ Spent $ _____

Day	Breakfast	Lunch	Dinner	Cost
Sunday				$
Monday				$
Tuesday				$
Wednesday				$
Thursday				$
Friday				$
Saturday				$
Week				$

Use up first

Leftovers become

On sale this week

Bills to lower

One call a week. Write the old price and the new one.

Bill	Now	Called	Offer	New	Saved
Internet	$	☐		$	$
Cell phone	$	☐		$	$
Car insurance	$	☐		$	$
Home insurance	$	☐		$	$
Streaming	$	☐		$	$
Trash	$	☐		$	$
Bank fees	$	☐		$	$
Card rate	$	☐		$	$
Gym	$	☐		$	$
Medical bill	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
	$	☐		$	$
Total	$			$	$

No-spend month

Color the days you spent nothing extra.

Month _____ Year _____

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
		29	30	31		

Free fun

What I skipped

Money kept

Proof that small things add up.

Date	What I did	Saved	Moved	Total
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
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		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$
		$	☐	$

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