



How To Live Cheap In An UnCheap World: Tips And Experience On Living Within Your Means No Matter How Little Money You Make

Peter Legrove

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Right now 2015 the world has gone mad, it has changed completely from what it was like when I was young. The government has gone tax mad and regulation mad. And to top it off we have the added expense of the internet. Electricity prices keep going up, and rents are definitely not cheap anymore.

And if you have made the biggest investment of your life and actually bought your house, you can guarantee land taxes will go up and keep going up.

And while keeping up with world events, the price of oil has dropped over 50% this year and the price of gas at the pump has dropped about 05 cents. We are getting screwed on all sides. What about milk -- the bottom has fallen out of the world price, but on the supermarket shelf the price hasn't moved.

All expenses have gone up, but wages and if you are on the pension, nothing has moved up. Things are not good on the home front. Saving money is something your parents used to do, and something you'd love to do, but there is nothing left at the end of the week. Money just slips through your fingers. Even now if you have a job, you still need to have a plan to save money.

If you are living paycheck to paycheck, you cannot afford any hiccups. Even the price of food has gone through the roof. Bread a staple food, and butter what you eat with bread, has gone out of reach of anybody pinching pennies. Just to survive you need to keep track of how much money slips through your fingers. The worst expense is the rent, and that comes out every week. That is first expense and there is not much left after that.

Now, how do you pay cheap rent. I know one guy who lives in a van. All he pays is the parking space in a covered, locked, parking garage. And that is a lot cheaper than paying rent on a room or apartment. It takes a while to get to know what any place has to offer, so you got to ask around. In the end he knew all the toilets, where to go for a shower, cost \$2 and all the churches and community places that handed out free food. He lived very cheap and loved it. The garage he lived in was pretty run down, had spaces for about 30 cars, but after work and on the weekends he had the whole place to himself. But not everybody can do that. What if you've got a family. He was on his own.

Also every month expenses like water and electricity has just increased incredibly. And the new expense, the internet has added a new monthly bill that has to be paid. About 10 years ago that was not an every month expense. We could call it a modern expense. But with the internet we don't need TV and the cable companies. We can also forget about the everyday newspapers and even books for that matter. So there is a few savings there.

Everybody talks about budgeting, but all I do is try and keep track of where it all goes. I keep receipts from everything and add them up at the end of the month. That is on top of all the other expenses, like the car. That is a major expense added onto all the other monthly expenses. If you know where the money goes you

can plug the leaks, so the first thing to do is to keep all receipts, and know where it is going out. Very difficult to budget when you are living money in money out. Then there are the yearly expenses like taxes that sneak up on your and they aren't cheap. How can you budget when you have nothing to budget with?

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Juanita Cooke:

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