

Finding 'new money'

YOU'VE heard it before - desperate people need desperate measures.

If you are one of those who have been worrying about the pending increase in your cost of living and are wondering how to make ends meet in 2014, the frugal list below may come in handy for you.

You may not have been so frugal before but learning one frugal lesson at a time can certainly help you find 'new money'. Who knows, in 30 days, you might even surprise yourself. Check this out.



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Use this 30-day frugal list to help you cope with the higher cost of living.

1. Drink water. Stop ordering expensive drinks.
2. Batch your errands. Always have a shopping list.
3. Stay home more. Spend time with your family.
4. Cancel subscriptions. You may not even miss them.
5. Do it yourself. Learn to be a handy man or woman.
6. Stop paying interest. Pay in cash or don't buy if you can't afford it.
7. Travel on budget. Budget travels can be fun.
8. Use less cell phone. Optimise on free messaging services.
9. Cut or colour your own hair. Ask a friend to help you.
10. Maintain your things. Pay for less repairs.
11. Save energy. Do a good deed for the environment.
12. Buy bargain clothing. Dress down.
13. Plan ahead. Buy in bulk.
14. Cook ahead. Freeze the extras.
15. Wash clothes less. Re-wear them at least twice.
16. Save on groceries. Shop on discount days and discount vouchers.
17. Frugal festivals. Keep them simple.
18. Look for used items first. They can be as good as new.
19. Eat out less except weekends.
20. Bag lunch to work. It's healthier.
21. Don't window shop. Don't get tempted.
22. Use the library. Read online.
23. Find free entertainment on the Internet.
24. Find frugal exercise like walking.
25. Stay healthy and keep medical bills low.
26. Carpool, walk or cycle if you can.
27. Look for discounts. Don't be shy to ask.
28. Sell your clutter. Get organised too.
29. Reduce smoking. Protect your lungs.
30. Stop clubbing. Care for your liver and ear drums too.

