15 Frugal Habits That Help Our Family Save Money

Simple, practical habits from **The Common Sense Grandma**

Frugal living is not about deprivation. It is about being intentional with what we have, reducing waste and spending our money on the things that matter most.

1. Meal Plan Before You Shop

Plan your meals before making your grocery list. I usually plan dinners for the next two weeks. Check the refrigerator, freezer and pantry first so you can use what you already have, reduce food waste and avoid unnecessary trips to the store.

2. Cook From Scratch

Make the foods that make sense for your family. Homemade bread, breadcrumbs, seasoning mixes, soup mixes, salad dressings and simple meals can cost less than convenience foods and give you more control over the ingredients.

3. Buy Pantry Staples in Bulk

For foods your family regularly eats, buying larger quantities can lower the cost per serving. Think beans, rice, oatmeal, wheat, flour and sugar. A bulk purchase is only a bargain if you will actually use it.

4. Cook Once, Eat Twice

Make enough dinner for lunch the next day whenever you can. Leftovers save time, prevent food waste and make it less tempting to buy lunch.

5. Try Store Brands

Compare store brands with name brands, especially for basic pantry foods such as tomato products, beans, flour, sugar and frozen vegetables. Compare both ingredients and unit prices.

6. Brew Your Own Coffee

Coffee made at home costs far less than frequent drive-thru coffee. Small everyday savings can become significant over the course of a year.

7. Use the 24-Hour Rule

Before making an unplanned purchase - especially online - wait 24 hours. Ask yourself: Do I really need it? Do I already own something that will do the job? Would I still buy it tomorrow?

8. Have No-Spend Days

Choose days when you intentionally spend nothing. Skip the restaurant, convenience stop and online order. Eat what you have and enjoy something free.

9. Buy Quality Items Secondhand

Consider used cars, kitchen appliances, books, clothing and furniture. Check secondhand sources and buy carefully. The goal is to save on something you need, not buy something simply because it is a bargain.

10. Combine Your Errands

Group groceries, banking and other errands into one outing whenever possible. It saves gas, time and extra opportunities for impulse purchases.

11. Review Your Subscriptions

Look through recurring charges occasionally and cancel services, apps, memberships or subscriptions you no longer use. Several small monthly charges can add up to hundreds of dollars a year.

12. Use Cash Envelopes When Needed

A cash-envelope system can be a helpful reset when spending starts creeping up. Physically seeing the money leave an envelope makes it easier to stay within a set amount.

13. Use Reusable Cleaning Cloths

Use washable rags or microfiber towels for everyday cleaning instead of reaching for paper towels whenever possible. Wash them and use them again.

14. Unplug What You Are Not Using

Unplug electronics and small appliances that do not need to stay connected. The savings may be small, but frugal living is often about many small habits working together.

15. Enjoy Free Entertainment

Look for parks, libraries, church activities, community concerts, movie nights, walks, gardening, family game nights and other free ways to enjoy time together.

One more common-sense habit: use what you already have first. Before shopping, look through your refrigerator, freezer and pantry. Challenge yourself to make a meal or two from food already in the house.

Start with just one or two.
You do not need to begin all 15 habits at once. Pick one or two that seem easiest for your family. Practice them until they become part of your routine, then add another one or two. Small changes, repeated over time, can lead to big results.