10 More Frugal Habits

Simple ways to save money by paying attention, using what you have, and spending with intention.

1. Maintain Drains Before There Is a Problem

For routine maintenance, keep an eye on slow drains and deal with buildup early. I use a few tablespoons of baking soda, about 1/2 cup vinegar, let it sit briefly, then flush with the hottest tap water. This is routine maintenance, not a fix for a seriously clogged drain.

2. Use Energy-Saving Appliance Settings

Learn the settings on appliances you already own. I discovered an Energy Saver cycle on my dishwasher and now use it regularly, then open the door when it is finished and let the dishes air-dry.

3. Run Full Loads and Air-Dry When Possible

Wait until the dishwasher and washing machine are full before running them. When practical, air-dry laundry instead of automatically using the dryer.

4. Keep Summer Heat Out of the House

Close curtains or blinds when direct sun is heating the house and use fans where helpful. A darker room for a few hours can be worth it when it helps keep the house cooler.

5. Change How You Cook With the Seasons

In hot weather, choose salads, sandwiches and meals that do not heat the kitchen. In cooler weather, use the slow cooker for soups and hearty meals. Freezer meals and an electric pressure cooker can also make dinner easier without running the oven.

6. Use or Freeze Food Before You Lose It

Look at what you already have before buying more. Turn leftover meat, vegetables, broth and pantry staples into another meal, or freeze food before it goes to waste. Using food you already paid for is one of the simplest ways to stretch the grocery budget.

7. Bring Your Own Coffee When Traveling

If your hotel does not provide coffee, consider packing a small coffee maker or pour-over setup instead of buying coffee every morning.

8. Choose the Personal-Care Expenses That Matter to You

Frugality does not mean everyone gives up the same things. Decide what is important to you. I am low-maintenance with my hair, but someone else may happily spend money at the salon and save in a completely different area.

9. Look for Floor Models and Discounted Items

Do not automatically reject a floor model, open-box item or discounted product. Check its condition, warranty and return policy, then decide whether the savings are worth it. My floor-model dryer saved about $150 and is still working roughly 12 years later.

10. Pay Attention to Your Money

Set aside regular time to look at bills, savings, investments and upcoming expenses. We do a weekly financial check-in and plan the next month's spending at the end of each month. Small decisions matter, but paying attention to the bigger financial picture matters too.

FRUGAL LIVING = PAYING ATTENTION, NOT GOING WITHOUT.