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The Minimalist Budget: A Practical Guide On How To Save Money, Spend Less And Live More With A Minimalist Lifestyle



Synopsis

"Budget" - it's a meager little word, one that all too often comes after a tight •...>>> 16

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Customer Reviews

The rising cost of living has forced my husband and I to get more creative about how we spend our money, establish savings and plan our future. I remember spending about \$250 per month on food when we first got married back in 1999. (Fast-forward 15 years later-Now we have three kids and we spend \$1200 per month on food). It's not cheap to raise a family. Food is our top priority because we have three growing boys, but I do get concerned when the food bill is higher than the mortgage. I'm noticing more and more money going out and I've been looking for ways to cut corners and just change how we live overall. This is why I picked up *The Minimalist Budget*. Once we spend our money, we lose the opportunity to spend it on something else. The (lost opportunity cost) can then affect us later on, so it's vital to make the right decision the first time. Planning is key and that's where this book really comes in handy for me. The author goes in depth about what minimalism really is, and how to make good financial decisions that benefit you

more over the long run. Simeon (the author) makes it very clear that minimalism is not about scarcity. Creating a minimalist budget is based on developing a plan that meets your needs while also trimming away excess things that we âœthoughtâ • we needed in the past. Advertisements trick us into thinking we need certain things that we really donâ™t need-then we up regretting the purchase afterwards. My husband typically likes full course dinners with all the trimmings such as steak, mashed potatoes and one or two side dishes. I realize I can save on groceries by trimming some of these big dinners down and having a few simple dinner meals throughout the week instead.

Let me just start off by saying that this is not the first book Iâ™ve read by this author, I've read another one as well that addressed minimalism in a somewhat broader context. Even though both books cling to the same general topic, they do vary greatly on where they put their emphasis. I very much enjoyed the other book (which is one of the main reasons I decided to get this book as well), but this one is probably my favorite. The reason for this is very much tied to what my current life situation looks like at the moment. Granted, this is not a 300+ page book, but one thing is for sure, every sentence counts. Iâ™ve read quite a few books on the topic but this book really offers an expanded notion of what it means to budget. Written in a clear, lucid and easily digestible manner, it offers countless, very specific suggestions for saving money in numerous areas of our lives, all the while keeping things in perspective. So if the idea of a minimalist lifestyle appeals to you, you will appreciate this book immensely. All in all, this book is a practical take-action-guide to help you gain control of your spending and save money. There are so many helpful tips I donâ™t really know where begin. Not only have I learned a wide array of useful tips and ideas on how to save more money (like debt, shopping and spending habits, how to identify problem areas, make achievable goals for work, home, etc.), but I have also learned a great deal about myself; what I truly need and value in order to live a better life - a more meaningful and fulfilling life. And this is really what I love most about this book; the fact that it showed me how I can go about creating a minimalist budget in a way that still allows me to fully enjoy the minimalist lifestyle.

Okay, so I got this on recommendation from a close friend of mine, and sheâ™s keenly aware of the fact that Iâ™m really into the whole concept of minimalism and the minimalist lifestyle. More importantly, sheâ™s also well aware of my present situation, money-wise. I've always been a sort of a reckless spender, and itâ™s been an arduous struggle to try and gain control of this tendency of mine. Recently, itâ™s gone from bad to worse, and Iâ™ve now reached a point where I really need to make some serious changes if I am to be able to live the life I have envisioned for

myself. The thing I love about this book is the fact that it really stands out from many of the other books out there that I have read on this particular topic. On the one hand, it is an invaluable resource as far as providing practical and money-saving tips and strategies. And on the other hand (and what I really appreciated in this book), is the fact that it goes beyond the mere spend-save parts. It really forces you to go on a much deeper and more authentic, inward journey where you get to examine and reevaluate the actual reasons behind your actions. This, I feel, is really the heart of the issue. Because in order to really be able to adopt a way of living that is congruent with my goals, I have to reach a point where my actions are truly autonomous and in line with who I am as a person. Otherwise it will most likely become just another struggle, another uphill battle, another have-to. So, all in all, this book really exceeded my expectations. It gave me so much more to think about other than the how to save money (which was really, don't get me wrong), but also challenged my whole idea of money and spending altogether. So, would I recommend this book? Without a shadow of a doubt.

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