

— The — Thrifty HabitStarter Kit —

30 Simple Ways to Spend Less This Month —
Without Feeling Deprived



Welcome to a Simpler Way to Save

Spending less shouldn't mean enjoying life less.

This starter kit will help you find practical ways to save on everyday expenses — from groceries and subscriptions to shopping and household bills.

You don't need to try all 30 ideas. Start with the ones that fit your life, your budget, and your priorities.



How to Use This Starter Kit

1



1. See Where Your Money Goes

Complete the quick money snapshot to understand your spending and spot opportunities.

2



2. Explore 30 Ways to Save

Read through the ideas and mark the ones that feel realistic for your household.

3



3. Make Your Own Savings Plan

Use the printable worksheets to choose your next steps, set a goal, and track what actually changes.

The goal isn't to spend nothing.
It's to spend more intentionally.



One thing I'd love to spend less on this month:

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Your guide to spending less, planning smarter, and making your savings stick.



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A little planning can go a long way.

Start anywhere, choose what works for you, and return to the worksheets whenever you need a fresh start.



Your Money Snapshot

See where your money goes before deciding what to change.

Use last month's numbers if you have them. Estimates are fine! Count each expense only once.



Month: _____

1 Money Coming In



Take-home pay	\$ _____
Other monthly income	\$ _____
TOTAL MONTHLY INCOME	\$ _____

2 Essential Spending



Housing (rent or mortgage)	\$ _____
Groceries & household basics	\$ _____
Utilities, phone & internet	\$ _____
Transportation	\$ _____
Insurance & minimum debt payments	\$ _____
Other essentials	\$ _____
TOTAL ESSENTIALS	\$ _____

3 Flexible Spending



Dining out & takeout	\$ _____
Subscriptions & memberships	\$ _____
Shopping & personal spending	\$ _____
Entertainment & extras	\$ _____
Other flexible spending	\$ _____
TOTAL FLEXIBLE SPENDING	\$ _____

4 Savings & Extra Payments



Savings contributions	\$ _____
Extra debt payments	\$ _____
TOTAL SAVINGS & EXTRA PAYMENTS	\$ _____

Extra debt payments are amounts above your required minimum payments.

What's Left This Month?

Total income – essentials – flexible spending – savings & extra payments

MONTHLY MONEY LEFT: \$ _____

If the number is negative, use it as a starting point for finding changes.



One expense I'd like to look at more closely:

Save on Groceries & Meals

Small kitchen habits can lower spending faster than most people expect.

You do not need extreme couponing or complicated meal prep. A few simple habits can help you waste less food, avoid impulse spending, and make better use of what you already buy.



1 Shop Your Pantry First

Before making a grocery list, check your fridge, freezer, and cabinets. Plan a meal or two around ingredients you already have so less food goes to waste.

Try this: Build 2 meals from food already at home before buying more.



2 Keep 3 Cheap Backup Meals

Easy low-cost meals help you avoid takeout on busy nights. Choose meals your household actually likes and can make from simple staples.

Try this: Write down 3 go-to budget meals you can make this week.



3 Compare Unit Prices

The lowest shelf price is not always the best deal. Checking the price per ounce, pound, or item helps you compare sizes fairly.

Try this: Compare 2 versions of the same product before you choose one.



4 Use Leftovers on Purpose

Leftovers only save money if they actually get eaten. Store them where you can see them and turn them into lunch or another dinner.

Try this: Plan 1 leftover lunch or a 'use-it-up' dinner this week.



5 Set a Weekly Grocery Target

A simple weekly target helps you notice patterns and spend more intentionally. It does not have to be perfect — it just gives your shopping a limit.

Try this: Choose one realistic grocery budget for the next 7 days.



Quick reminder:

Saving money on food is not just about finding lower prices. It is also about using what you buy.



One grocery habit I want to improve: _____



Cut Monthly Bills & Subscriptions

Keep the services you value. Stop paying for the ones you don't.

Recurring expenses are easy to overlook because they happen automatically. Reviewing them once in a while can uncover savings without changing your everyday lifestyle.



6

Find Your Forgotten Charges

Review the last 2–3 months of bank and credit card statements. Look for subscriptions, memberships, and automatic payments you no longer recognize or use.

Try this: Circle 3 recurring charges you want to review.



7

Cancel What You No Longer Use

Unused apps, memberships, and streaming services quietly add to your monthly costs. Keep your favorites and remove the ones that no longer earn their place.

Try this: Cancel or pause one service you genuinely don't need.



8

Compare Phone & Internet Plans

Your current plan may cost more than another option that meets your needs. Compare prices, data limits, speeds, and any cancellation or setup fees.

Try this: Compare your current bill with one competing offer.



9

Ask About Better Rates

Some providers offer lower-cost plans, loyalty discounts, or promotions. It can be worth asking, especially when your contract is ending.

Try this: Contact one provider and ask what lower-cost options are available.



10

Stop Paying for Overlapping Services

Two subscriptions may provide similar benefits, or a service may already be included in another plan. Check what you already have before renewing.

Try this: Look for one duplicate benefit or overlapping subscription.



Make it a habit:

Check your recurring expenses every 3 months.
A small review can prevent unnecessary payments from piling up.



One bill or subscription I'll review: _____

Save Money Around the House

A more efficient home can be comfortable, too.

You don't need major renovations to make smarter household choices. Start with small habits and low-cost fixes that help reduce unnecessary energy and water use.



11

Make Small Thermostat Adjustments

Heating and cooling can be major household expenses. Try a modest adjustment when you're asleep or away, while keeping your home comfortable and safe.

Try this: Experiment with a 1–2°F adjustment where practical.



12

Wash Full Laundry Loads

Running fewer, appropriately sized loads can reduce water and energy use. Choose cold water when suitable and follow your machine's loading instructions.

Try this: Combine compatible laundry into one properly sized load.



13

Switch Off What You Aren't Using

Turn off unnecessary lights and check electronics that use power while idle. Smart power strips can help with some devices, but essential equipment should stay connected.

Try this: Check one room for lights or devices you can safely switch off.



14

Fix Small Water Leaks

A dripping faucet or running toilet can waste water over time. Check for obvious leaks and arrange simple repairs before the problem grows.

Try this: Check your faucets and toilets for leaks this week.



15

Choose Efficient Lightbulbs

When a frequently used bulb burns out, consider replacing it with an appropriate LED. LEDs generally use less electricity and last longer than traditional incandescent bulbs.

Try this: Identify one frequently used light that could benefit from an LED.



Small changes, repeated regularly, matter more than expensive upgrades you don't need.

Choose what works for your home, climate, and budget.



One household habit I'll change: _____

Shop Smarter, Buy Less



Better shopping decisions start before you reach the checkout.

Saving money doesn't mean never buying anything fun. It means recognizing what you truly want, comparing your options, and avoiding purchases you'll regret later.

16

Pause Before You Purchase

Impulse buys often feel urgent in the moment. A short waiting period gives you time to decide whether you still want the item after the excitement fades.

Try this: Wait 24 hours before buying one nonessential item.



17

Compare the Total Price

A low advertised price can become expensive after shipping, taxes, and fees. Compare the final checkout cost instead of relying on the price tag alone.

Try this: Check the full cost from two sellers before buying.



18

Compare Before Choosing

Products with different prices can offer similar quality and usefulness. Compare features, durability, and what you'll actually use rather than assuming expensive means better.

Try this: Compare two suitable options for your next planned purchase.



19

Consider Secondhand First

Furniture, clothing, books, and some household items can cost much less when purchased used. Check condition, safety, and return options before committing.

Try this: Search for a secondhand option before buying one planned item new.



20

Reduce Tempting Promotions

Constant sale alerts and promotional emails can encourage purchases you never planned to make. Removing those reminders makes intentional spending easier.

Try this: Unsubscribe from three promotional emails you rarely need.



A good deal only saves money if you needed the item in the first place.

Buying less can be more valuable than finding another discount.



One shopping habit I want to change: _____

Spend Less on Transportation

Small travel decisions can make a difference over time.

You don't need to give up your car or completely change your routine to spend less getting around. Start by making the trips you already take more efficient.



21

Combine Your Errands

Multiple short trips can add unnecessary mileage. When practical, group errands by location and complete them during one planned outing.

Try this: Combine two nearby errands into one trip this week.



22

Check Your Tire Pressure

Underinflated tires can reduce fuel efficiency and wear unevenly. Check pressure when tires are cold and follow the recommendation on your vehicle's door label.

Try this: Check your tire pressure once this month.



23

Compare Fuel Prices

Gas prices can vary between nearby stations. Compare prices along your usual route, but avoid driving far out of your way just to save a few cents per gallon.

Try this: Compare prices at two convenient stations before your next fill-up.



24

Explore Other Ways to Get Around

Carpooling, public transportation, walking, or cycling may cost less for certain trips. Choose alternatives that are practical, accessible, and safe for your situation.

Try this: Identify one regular trip with a realistic transportation alternative.



25

Track Your Transportation Costs

Fuel is only one part of getting around. Parking, tolls, rideshares, and other travel expenses can add up. Tracking them helps reveal opportunities to spend less.

Try this: Record your transportation spending for the next 7 days.



The cheapest trip is often the one you don't need to make.

Plan ahead, compare your options, and focus on changes that fit your daily life.



One transportation expense I'll review: _____

Enjoy Life *for* Less

Saving money works better when your life still feels enjoyable.

Frugal living is easier to maintain when it includes fun, connection, and simple routines you actually like. The goal is not to cut out joy — it's to spend more intentionally.



26

Look for Free Local Activities

Community events, parks, libraries, walking trails, and free attractions can make weekends and evenings enjoyable without adding much to your budget.

Try this: Find one free activity in your area for this week.



27

Plan Affordable Fun in Advance

When you decide ahead of time how you'll relax or spend time with others, you're less likely to default to expensive last-minute choices.

Try this: Plan one low-cost activity for your next day off.



28

Host a Low-Cost Get-Together

Time with other people does not have to revolve around expensive outings. A potluck meal, board game night, or simple coffee visit can be just as enjoyable.

Try this: Invite someone over for a simple low-cost hangout.



29

Schedule a Weekly Money Check-In

A short weekly review helps you notice spending patterns before they drift too far. It can also help you celebrate progress and adjust your plan.

Try this: Set aside 15 minutes this week to review your spending.



30

Give Your Savings a Purpose

It's easier to stay motivated when saved money is connected to something meaningful, such as an emergency fund, a bill, a trip, or breathing room in your budget.

Try this: Choose one goal for the money you save this month.



Frugal living should support your life — not make it feel smaller.

Keep the habits that help you save, and make room for simple things you genuinely enjoy.

One low-cost thing I'd enjoy more often: _____

The Recurring Expense Audit

Find the monthly charges that deserve a second look.

Recurring charges are easy to ignore because they happen automatically. Use this page to list the services and monthly payments you want to review, then decide what stays, what changes, and what goes.



	Service or Expense	Monthly Cost	How Often?	My Decision	Notes
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Quick Decision Summary

Charges I want to cancel or pause: _____

Charges I want to compare or renegotiate: _____

Estimated monthly savings if I make these changes: \$ _____



You do not need to cancel everything.

The goal is to keep what you value and stop paying for what no longer helps.



The first recurring charge I'll review: _____

Your One-Week Grocery Savings Plan

Plan a little, waste less, and shop with a purpose.

Before heading to the store, check what you already own, plan a few simple meals, and write down what you actually need. Use this worksheet to keep your grocery spending intentional.

Week of: _____



1 Shop Your Kitchen First

List ingredients you already have, especially anything that needs using soon.



2 Plan Five Easy Meals

Choose five meals for the week. Leave room for leftovers or flexible days.



Meal 1: _____

Meal 2: _____

Meal 3: _____

Meal 4: _____

Meal 5: _____

3 Build Your Shopping List

Write only what you still need. Estimate prices if you can.



Item Needed	Quantity	Est. Cost
Estimated Shopping Total: \$ _____		

4 Your Grocery Budget

Weekly Grocery Budget: \$ _____ | Actual Grocery Spending: \$ _____ | Difference (Budget – Actual): \$ _____



A positive difference means you spent less than planned. A negative difference means you went over your target.



What helped me spend more intentionally this week?

The Smart Purchase Worksheet

Make room for what matters. Skip what doesn't.

Before buying something nonessential, take a minute to think it through. This worksheet can help you avoid impulse purchases while making room for things you genuinely value.



1. What Am I Thinking of Buying? _____

Item: _____

Why I want it: _____

Date: _____



2. Ask Yourself These Questions _____

Do I need or genuinely want this? ☐ Yes ☐ No

Have I checked what I already own? ☐ Yes ☐ No

Will I use it often enough to justify the cost? ☐ Yes ☐ No

Can I afford it without neglecting essentials? ☐ Yes ☐ No

Have I compared suitable alternatives? ☐ Yes ☐ No



3. Calculate the True Cost _____

Item price: \$ _____

Shipping, taxes & fees: \$ _____

Other required costs: \$ _____

TOTAL COST: \$ _____

Other costs might include accessories, maintenance, or supplies needed to use the item.



4. What Are My Alternatives? _____

Could I use something I already own? _____

Could I borrow, rent, or buy it secondhand? _____

Would waiting help me decide? _____



5. My Final Decision

☐ Buy it now

☐ Find a lower-cost option

☐ Wait and reconsider

☐ Skip this purchase

If waiting, I'll reconsider on: _____

My reason: _____



Thoughtful spending isn't about saying no to everything.
It's about making your yeses count.



Your Personal Savings Goals

Choose three changes that could make a real difference.

You've explored 30 ways to spend less. Now choose three that fit your life. Focus on realistic changes you can maintain, not the biggest numbers you can imagine.

Month: _____



1 My Three Savings Opportunities

GOAL 1



What I'll change: _____

Current monthly cost: \$ _____ Planned monthly cost: \$ _____

Estimated monthly savings: \$ _____

My first action: _____

GOAL 2



What I'll change: _____

Current monthly cost: \$ _____ Planned monthly cost: \$ _____

Estimated monthly savings: \$ _____

My first action: _____

GOAL 3



What I'll change: _____

Current monthly cost: \$ _____ Planned monthly cost: \$ _____

Estimated monthly savings: \$ _____

My first action: _____

2 My Potential Monthly Savings

Add the estimated monthly savings from your three goals.

TOTAL ESTIMATED MONTHLY SAVINGS: \$ _____

Estimates are possibilities, not guaranteed savings. Count the same expense only once.



3 Where I'll Start

Which goal feels easiest to begin with?

☐

Goal 1

☐

Goal 2

☐

Goal 3

I'll take my first step on: _____

One thing that might get in my way:

What I'll do about it:

4 Why This Matters to Me

I'm saving money because: _____

Start small. Track what actually changes. Adjust as you learn.

Your Four-Week Action Plan

Four weeks. Small actions. Progress you can actually track.

Use the three savings goals you chose on the previous page to plan your next steps. Focus on a few realistic actions each week, and adjust your plan whenever life gets busy.

Start date: _____



1 WEEK 1 — GET STARTED

Choose one easy action to build momentum.



My main action:

My second action (optional):

Completed: ☐ Main action ☐ Second action

One thing I noticed:

2 WEEK 2 — MAKE A CHANGE

Put another money-saving idea into practice.



My main action:

My second action (optional):

Completed: ☐ Main action ☐ Second action

One thing I noticed:

3 WEEK 3 — CHECK YOUR PROGRESS

Review what's working and adjust what isn't.



My main action:

My second action (optional):

Completed: ☐ Main action ☐ Second action

One thing I noticed:

4 WEEK 4 — KEEP WHAT WORKS

Choose which money-saving habits you'll continue.



My main action:

My second action (optional):

Completed: ☐ Main action ☐ Second action

One thing I noticed:



My Four-Week Check-In

Which change worked best? _____

What was harder than expected? _____

Which habit will I keep next month? _____



Progress isn't about doing everything perfectly.

It's about finding what works well enough to keep doing.



Your Monthly Savings Tracker Next Steps

See what changed, celebrate your progress, and keep going.

You've explored 30 ways to save and created your own action plan. Now it's time to see what actually changed. Track your results, notice what worked, and decide which habits are worth keeping.

Month: _____



1 What Did I Actually Save?

Record real spending reductions from changes you made this month. Compare costs for the same time period.

Change I Made	Before	After	Saved

Saved = Before – After. Only count confirmed reductions, and avoid counting the same savings twice.

2 My Monthly Savings Result

TOTAL CONFIRMED SAVINGS: \$ _____

Money I chose to set aside: \$ _____



Moving money into savings is a great habit, but it isn't an additional spending reduction. Count actual reductions only once.

3 What Will I Keep Doing?

Which money-saving change worked best? _____

What surprised me about my spending? _____

What is one new habit I want to continue next month? _____



4 Free Resources at TheThriftyHabit.com

Keep building on your progress with more free tools, printables, and guides. Visit TheThriftyHabit.com to explore all available resources.



Progress isn't about doing everything perfectly.

It's about finding what works well enough to keep doing.

