

Frugal Mindset Starter Checklist

Get started with frugal living by ticking off these quick, simple wins.

Aim to complete one or two each day this week!

- ✓ Review all active direct debits and cancel anything unused
- ✓ Plan 5 budget-friendly meals for the week
- ✓ Track every expense for one full day
- ✓ Identify three non-essential items you can skip this week
- ✓ Prepare a packed lunch or home-cooked meal instead of buying out
- ✓ Switch off unused appliances at the wall overnight
- ✓ Compare your broadband or energy deals to see if you could save
- ✓ Have one no-spend day
- ✓ Visit your local library or free event instead of paying for entertainment
- ✓ Write down one financial goal and one action you'll take toward it this week

Tick off what you can - small changes lead to big progress!