

The Frugal Living Checklist

Spend smarter. Waste less. Make room for what matters.

Frugality means getting value from your money. Minimalism adds a useful question: Does this deserve space in my life? Use both ideas in ways that fit your household.

Start small: Choose three actions for this week. Check each one when you have acted on it; skip anything that does not fit. No perfect score required.

I want more room in my budget for:

Before you buy: the Hard Sell test

- ☐ **Name the need.** Identify the problem the purchase solves. Check that it fits your priorities and budget.
- ☐ **Check what you own.** Look for a usable substitute before adding another item to your home.
- ☐ **Consider alternatives.** Use what you own, repair it, borrow, rent, or compare buying used and new.
- ☐ **Pause before purchasing.** Try 72 hours for nonessential major purchases. Set a dollar threshold. Do not delay urgent essentials.
- ☐ **Compare the full cost.** Include tax, delivery, accessories, financing, subscriptions, and maintenance. Consider how often you will use it.
- ☐ **Question the pitch.** Compare options and reviews from several sources. A countdown timer is no reason to skip these checks.
- ☐ **Check the seller and return terms.** Verify the seller; read return deadlines, shipping costs, restocking fees, and warranty terms.
- ☐ **Decide deliberately.** Buy only if it fits your budget and life. A coupon, reward, or low monthly payment is only part of the calculation.

Using this PDF: Fill it in with a PDF reader or print it. Save a copy after entering your answers, then reopen it to check that your entries were saved.

Keep everyday costs in check

Start with recurring charges and food you already have.

Know your numbers

- ☐ **Review spending.** Check a full month of transactions and a year of annual charges. Pick the expenses most worth changing.
- ☐ **Schedule bills.** Match due dates to your pay schedule where possible. Set balance alerts; use autopay only when funds will be available.
- ☐ **Plan ahead.** Set aside manageable amounts for gifts, school costs, annual premiums, and routine repairs.
- ☐ **Keep room for enjoyment.** Set a realistic allowance and agree on priorities with anyone who shares your budget.

Trim recurring charges

- ☐ **Audit subscriptions.** Cancel or pause unused services and memberships. Save cancellation confirmations.
- ☐ **Track renewal dates.** Record trial and promotional deadlines. Check the regular price and how to cancel before signing up.
- ☐ **Compare plans.** Match phone and internet service to actual use. Include equipment, activation, switching fees, and later price increases.
- ☐ **Ask for a better rate.** Request lower-cost plans or discounts. Check the next bill to confirm the change and net savings.

Feed your household, reduce waste

- ☐ **Shop your kitchen first.** Check the refrigerator, pantry, and freezer. Plan meals around food that needs to be used soon.
- ☐ **Make a realistic meal plan.** Include leftovers and easy backup meals. Shop with a list that specifies quantities.
- ☐ **Compare unit prices.** Use the same units and try suitable store brands. Check ingredients and nutrition for your household.
- ☐ **Buy useful quantities.** Buy bulk only when you can afford, store, and use it. Smaller packs may save money by preventing waste.
- ☐ **Store food safely.** Label and date leftovers; refrigerate or freeze promptly. Follow safe storage guidance.
- ☐ **Plan for convenience.** Prepare easy lunches, snacks, and drinks. Include delivery, service, and membership fees in comparisons.

Get more life from what you have

Consider money, time, safety, and space in the same decision.

Home and utilities

- ☐ **Review housing costs.** When a change is feasible, include moving, commuting, utilities, maintenance, and accessibility.
- ☐ **Address leaks and drafts.** Arrange appropriate repairs. Get landlord permission before altering a rental.
- ☐ **Use energy wisely.** Adjust lighting, window coverings, and heating or cooling while keeping your home safe and comfortable.
- ☐ **Maintain equipment.** Follow service schedules. Compare repair and replacement costs, expected life, and running costs.
- ☐ **Evaluate upgrades.** Compare upfront costs with expected bill savings. Verify rebate eligibility before committing.

Transportation

- ☐ **Maintain your vehicle.** Follow its service schedule and address warning lights. Delaying repairs can create larger expenses.
- ☐ **Check tire pressure.** Use the vehicle placard or owner's manual, not the maximum pressure printed on the tire.
- ☐ **Plan your trips.** Combine errands. Compare safe, practical transit, walking, cycling, and carpooling options, including time and fees.
- ☐ **Compare total vehicle costs.** Before replacing a car, include price, interest, insurance, fuel, maintenance, and expected resale value.

Clothing, household goods, and technology

- ☐ **Use what you have.** Shop your closet and use up supplies. Skip duplicate gadgets and stockpiles you will not use.
- ☐ **Repair when worthwhile.** Consider remaining use, tools, supplies, time, and skill. Leave hazardous work to qualified professionals.
- ☐ **Inspect secondhand goods.** Check condition, parts, and recalls. Verify the history and suitability of safety-critical products.
- ☐ **Check refurbished technology.** Review the warranty, return policy, battery condition, and remaining software support.
- ☐ **Declutter thoughtfully.** Sell or donate suitable unused items. Keep useful essentials and sort before buying storage.

Make savings support your life

Choose changes you can sustain while protecting essential needs.

Health and insurance

- ☐ **Compare equivalent coverage.** Match insurance limits and exclusions when comparing quotes. Check bundled and separate prices.
- ☐ **Choose affordable deductibles.** Before raising one, confirm you could pay it after a loss. Keep essential coverage.
- ☐ **Look beyond premiums.** Compare health-plan networks, prescription coverage, deductibles, and other out-of-pocket costs.
- ☐ **Ask about medicine costs.** Discuss suitable lower-cost options, including generics, with a pharmacist or prescriber. Do not skip treatment.

Enjoyment, family, and community

- ☐ **Explore local resources.** Check your library and community offerings before paying for books, classes, or entertainment.
- ☐ **Budget for celebrations.** Plan gifts and gatherings early. Choose meals, gifts, or experiences that fit everyone's means.
- ☐ **Price the whole outing.** Include transportation, fees, food, baggage, and cancellation terms when comparing travel or activities.
- ☐ **Borrow fairly.** Share occasional-use items with clear return arrangements that respect the owner.
- ☐ **Keep what adds value.** Choose a money-saving habit you can maintain, with room for helpful conveniences and meaningful activities.

Turn lower spending into lasting progress

- ☐ **Build an emergency fund.** Choose an achievable goal. Keep money safe and accessible; start small when your budget is tight.
- ☐ **Plan debt payments.** List balances and rates. Maintain required minimum payments; extra payments to the highest-rate debt can reduce interest.
- ☐ **Seek help early.** If essentials or minimum payments are unaffordable, ask providers about assistance or hardship options.
- ☐ **Give freed-up money a purpose.** Direct it toward your priority. Time automatic transfers to avoid overdrawing your account.
- ☐ **Review monthly.** Keep successful changes, adjust impractical ones, and watch for new spending that absorbs the savings.

Choose three. Track what changes.

Write a short next step, estimate the benefit, then record the result.

Review date:

Action 1

Due date

Estimated savings / month (\$)

Actual savings / month (\$)

Action 2

Due date

Estimated savings / month (\$)

Actual savings / month (\$)

Action 3

Due date

Estimated savings / month (\$)

Actual savings / month (\$)

Keep one-time amounts separate

Record one-time savings, setup costs, or net sale proceeds with a label and amount. Money from selling an item is a cash inflow, not a recurring saving.

Where the money will go:

Measure honestly: Compare equivalent periods and service levels; subtract new fees. Keep skipped planned purchases separate from measured bill reductions. Do not count the same benefit twice.

Keep learning. Keep it practical.

Guidance behind the checklist, with links for a closer look.

Based on the CPA at Large articles and the sources below. Research reviewed October 12, 2026. Select a source title to open its webpage.

From CPA at Large

[CPA at Large: 6 Reasons I'm Such a Hard Sell & You Should Be Too](#)

[CPA at Large: Frugal vs. Minimalist Living: Who Wins?](#)

Consumer guidance

[CFPB: Your Money, Your Goals toolkit](#)

[CFPB: Building an emergency fund](#)

[FTC: Online shopping](#)

[FTC: Free trials, auto-renewals, and subscriptions](#)

[USDA: Healthy eating on a budget](#)

[EPA: Preventing wasted food at home](#)

[Department of Energy: Energy-saving tips for renters](#)

[DOE / EPA: Keeping your vehicle in shape](#)

[NAIC: Shopping for homeowners insurance](#)

[FDA: Generic drug facts](#)

[CPSC: Resale and thrift-store product safety](#)

For printed copies, start at cpaatlarge.com or the named organization's website and search the source title.

Educational information for U.S. readers. Adapt these ideas to your needs and local options. Savings vary; protect health, safety, and essential needs. This checklist does not replace individualized financial, legal, or medical advice.