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31 Days Of Living Well And Spending Zero: Freeze Your Spending. Change Your Life.



Synopsis

Practical Advice for Getting Ahead Ever feel like your budget has gone off track, or make it to the end of the month and wonder where your money actually went? A month of no-spending is the perfect way to reset your spending habits, but doing it alone can seem downright scary. What if there was a simple resource that offered a month of daily challenges for spending not just less, but absolutely ZERO. What if you could gain confidence from daily ideas for planning your meals, getting your home in order, and becoming more creative—all without spending a dime? 31 Days of Living Well & Spending Zero is that resource. As you work through the ideas found in month-long challenge, you will: Discover the surprising joy of zero spending, and make instant changes that will totally transform your attitude. - Learn how to use the food you already have on hand to create delicious, budget friendly meals for your family. - Be inspired to clean and declutter your living space in order to create the cozy space you've always dreamed of. - Gather innovative ideas for using those items you already have on hand to create new solutions for old problems. - Find encouragement and inspiration from others who have completed this same challenge—and lived to tell the tale. - Learn simple tricks and tips for selling your stuff, slashing your bills, and even saving on food.

Book Information

File Size: 13658 KB

Print Length: 197 pages

Publication Date: September 8, 2015

Sold by: Digital Services LLC

Language: English

ASIN: B01551N11S

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #24,051 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #7 in Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Budgeting & Money Management > Budgeting #15 in Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Budgeting & Money Management > Money Management #63 in Books > Business & Money >

Customer Reviews

This book brought our family of four closer together. My husband and I both have busy work schedules, and our two teen sons have jam-packed school and social calendars. No one knew what the other one was spending, and money was flowing from our bank account like water from a sieve. We never planned meals in advance, we just did what was most convenient at the moment. They knew our names at the local Starbucks. We hired someone to clean the house, organize the garage, mow the lawn, even put up our outdoor Christmas lights. Then, my youngest son was diagnosed with a serious pituitary gland disorder. We found out that insurance was not going to cover about \$2,000 a month of his medicine. (Something he'll need for at least the next 4.5 years.) Our spending had to change drastically. Change fast. And, change premaritally. I cried. I panicked. I prayed. Then along came "31 Days to Living Well Spending Zero," and what we thought was impossible for us (spending less) became not only doable, it's a challenge that has pushed the reboot button on our family by giving us a mutual goal. Ruth breaks down spending, without ever being preachy, to show us how much we spend unknowingly, how it adds up quickly, and how we can stop spending without feeling like we're going without. What's that cliché, "Question: How do you eat an elephant? Answer: One bite at a time." It's true. And, that's what Ruth does in this book. She breaks a spending freeze down into daily bitesize pieces by using innovative ideas, doable action steps, an easy to follow plan, helpful resources, and printables (which are beautiful) to guide you like a best friend to success. Her writing is warm and relatable. Her information is solid and doable.

I just discovered this idea of a No Spend Month a couple weeks ago and immediately decided to do it myself for March. I thought it would be great to buy the book to go along with it--something to keep me motivated, not to mention give me a few things to do instead of spending. Unfortunately, this book is just not written for me. It seemed like something that would be widely relatable, but instead it's written purely for married women with houses and kids (like the author). I'm a recent college grad, unmarried, with a small apartment and a dog with recurring (and expensive) health issues, and I find it almost impossible to relate to anything in this book. For one, I still eat like a broke college student. I don't have a huge freezer stockpiled with frozen meats and veggies; I have frozen pizzas and chicken nuggets. The most I can cook with what I already have in my pantry and fridge is spaghetti, fried rice, and some homemade mac & cheese. I can't make an extensive list of

homemade meal ideas from the items in my pantry, and I certainly don't have the materials to spend a whole WEEK focusing on food, like the book calls for. Other than the food week, I looked ahead at the table of contents, and it's all about cleaning and organizing, DIY, and making money by selling used items... All things I've been doing on my own for the last two months. I've been organizing like crazy, and already made over \$200 selling online. I didn't need a book to tell me to do these things. You can get all kinds of ideas for stuff like that for free, you know, because the internet exists. All in all, the concept of freezing your spending for a month is a fantastic idea.

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