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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Living Cheap

By Steve Gillman

Does living cheap mean being miserable, or giving up what you want? Not at all. In my own case, it meant getting the things I really wanted. Spend less on each thing or activity, and you can have more of them, right? The key is to spend less and still get what you need and want. I'll tell you how I managed it.

Living Cheap – Housing

The first house I owned was a mobile home on a small lot. I paid less than \$20,000, and had payments of \$257 per month. With taxes, insurance and repairs, it still cost less than rent. With three bedrooms, an expanded living room, and a nice fenced-in yard, it was very comfortable. Eventually I sold it for \$45,000.

Two things that I did made it even cheaper. First, I paid down the mortgage as much as I could when I was working. Within five years I owed nothing, and from that point on it cost an average of \$300 per month to pay for the utilities, phone, garbage collection, taxes, insurance, and repairs. This is living cheap.

It became even cheaper when I found that I could easily rent the other two bedrooms. I got \$65 per week for one, and \$75 or more per week for the other, and I included all utilities. I found decent young guys to rent to, and the rents added up to \$600 per month, making this more than cheap living, and even better than free housing. I was making \$300 per month AND living for free.

Living Cheap – Think And Plan

With lower expenses I could work less, so I could get by without a car. This saved even more money. An occasional bus fare, and the used bicycle I bought didn't add up to a fourth of what it cost to have a car. I needed to plan my trips around town a little better, but it was worth it.

Until I was almost 40, I never paid more than \$40 for a piece of furniture. You have to know what is important to you. I DID pay \$220 for a high-tech sleeping bag, because ultralight backpacking was

important to me. On the other hand, since I couldn't tell the difference between a nice, clean used couch for \$30 and one that cost \$900, I bought the former.

I found that when I worked less, I had time to more carefully consider my options. Time can save a lot of money. I paid half of what others paid for groceries, and when I did get a car, I found a repossessed one worth much more than what I paid. When I went to Ecuador for a month, it cost \$1,040, including airfare, hotels, meals, a guided climb up a 21,000-foot mountain – everything. It was possible because I had time to search for the deals.

I never cared much for jobs, and I worked only part-time for years. I played chess, wrote poetry, and read good books. I traveled several times a year. I met the love of my life in South America (happily married for almost 5 years now). This was all possible not because I made a lot of money, but because I spent less than I made, and used the difference for the things that mattered to me.

This article isn't meant as a how-to guide. I explain how I traveled and bought things so cheaply in many other articles. This is simply to get you thinking about the possibilities, and to point out some principles. What are the principles? Find ways to pay less without getting less. Don't buy things you don't need. Spend a less time working and more time thinking. Stay out of debt. Finally, know what is truly important to you, because this is what you can have more of by living cheap.

Steve Gillman has been studying money for thirty years (and sometimes making a little). For interesting and useful information, visit his website,

:

Finding Cheap Airfare Tickets for your Vacation.

By Mike Yeager

Finding cheap airfare tickets for your vacation is very important as you plan your next vacation. Imagine saving 25%–35% in airfare expenses as you get ready to travel to an exciting, exotic location. How exciting would that be? Cheap airfare tickets for a vacation can be found if you're willing to do just a little research. You don't have to be an expert at hunting down the most discount airfare, just spend a little time comparing departure dates and times.

If your schedule is flexible, you'll find Cheap Airfare Tickets for your next vacation.

For example, when traveling to Madrid Spain, you'll save a lot of money if you can go before June and after September. The summer months are the busiest. But, if you search for cheap airfare tickets for that vacation during the shoulder or off-season, you'll find some cheap flights that will save you a lot of money. Why give that money to the airlines when you can use it for sightseeing or eating in nicer restaurants?

Spend a little time doing some research on the internet and you'll be very excited with cheap airfare

tickets offered. You'll be in control of your vacation and how much you pay and that'll make your vacation that much better.

Mike Yeager
Publisher

Finding Cheap Airfare Tickets for your Vacation.

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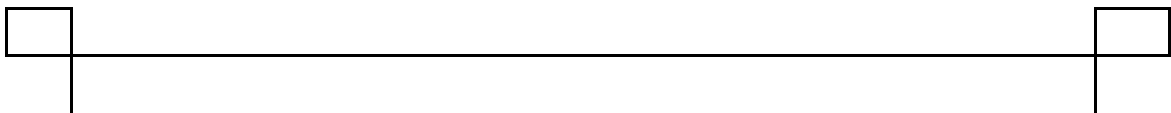
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