

The Ultimate

MONEY SAVING GUIDE

FANNY SETO CAMOTA



LIVING RICHLY ON A BUDGET

Living *Richly* on a Budget

SAVE MONEY... WITHOUT FEELING DEPRIVED!



FANNY CAMOTA

FOUNDER OF LIVING RICHLY ON A BUDGET

Hello! I'm a wife and mom of 2, in my mid-40's, who needed to do something outside of being just a stay-at-home mom!

I started Living Richly on a Budget in 2009, as a way to push myself to save money, start budgeting, and pay off massive debt.

I created the Budgeting Made Easy ebook and budgeting system because of it.

Follow me on [Instagram](#) and [YouTube](#) for more money saving tips and easy recipes.

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INTRODUCTION

When I first set out to lower expenses and save money, I had the uncouponsing mentality. A few years ago, everyone jumped on the extreme couponing boat and thought they had to spend like 10 hours a week, looking for coupons and deals, in order to save money.

I didn't want to do that as I didn't have the time or patience to spend an hour only to save \$5 on one shopping trip!

Let me introduce you to a smarter way to save money. Lower your recurring expenses!

This way, you will save money, month after month, consistently, without anymore effort. In this book, I have included some common recurring expenses.

Do what works for you and your family. Don't get caught up in comparing yourself with the Frugal Joneses. Yeah, there is such a thing!



Don't let someone else tell you how much your grocery budget should be - it's none of their business!

Don't let someone else make you feel guilty for eating out (when you enjoy these things and there's room in your budget for it).

In other words:

This is your life. This is your money. YOU get to decide how to spend it.

Don't let anyone else tell you how to live your life. It's none of their freaking business!!!

Know what is important to you and what makes you truly happy. Knowing your priorities will help you figure out what you can cut out of your budget.



RECURRING EXPENSES

Cable/Internet

Cable TV can be one of the biggest expenses, after groceries, mortgage/rent, and your car.

If you have a promotional rate for your cable/internet, your price will go up after the year is up. And if you do nothing, your rate will keep going up, year after year.

To save money, check out the latest promotions and call them before your rate expires to get the latest deal. They want to keep you as a customer so they will work with you.

Cutting Cable

It's common to cut cable nowadays. We cut the cable cord and saved \$75/mo!

However, those savings decreased when paid streaming options came onto the scene. To be honest, it's easy to spend just as much on paid streaming services as you can with cable TV.

With \$19.99 for Netflix, then \$5.99 for Hulu, then \$5.99 for Hallmark on Prime Video, and \$10.99/mo. for Disney Plus, it can all add up quickly!

If you have a family of sports fans, then cutting cable may be tricky. Once you cut cable, it's very difficult to watch certain games, especially local ones because of the blackout restrictions.

So weigh out the pros and cons. If watching sports is super important, then find other areas in your budget to cut instead.

Transportation

My husband and I both drive used cars. My car is Corolla and it's 33 years old!

But everything has its pros and cons. The pros are I don't have a car payment, I don't have to worry about anyone trying to steal it or steal my catalytic converter, and my car is one of a kind to the point where people know it's me when they see my car. Also, it's a basic key start car that they don't really make anymore.

The downside is that my car doesn't have auto lock or automatic windows, overheats when sitting in traffic, leaks when it rains, and I have to keep up with regular maintenance and ongoing repairs.

Nonetheless, it's still a lot less than paying \$500+/mo. on car payments. And insurance payments are lower on used cars.

Also, if you don't drive a lot, like me, you can save more through your car insurance's low mileage program.



Phone/Cell Phone

10 years ago, we paid \$170/mo. for our iPhones. So we searched for other carriers and switched to Android phones and saved \$90/mo.!

We have since switched back to iPhones and found a way to bundle our cell phones with our Internet. And we try to keep our phones longer than 2 years.

Groceries

I no longer spend my time couponing anymore. Instead, I use a grocery price list to figure out the best deal on items I buy the most and spend the most on.

I figured out that Costco has the best deal on toilet paper, paper towels, cooking oil, bread, eggs, and milk. From there, I get those things at Costco and don't try to deal hunt every month.

For everything else, I go to Trader Joe's as they have the freshest meat and best prices on healthy foods. They don't have sales or coupons but offer the lowest prices they can because they work directly with suppliers.

I like Trader Joe's because of the gourmet food items that they have and they constantly have new yummy items.

Since I like to eat as clean as possible, most Trader Joe's items don't have weird, artificial ingredients, like they do at my local Safeway. And I spend less time trying to decide on which food products to get because there is usually just one choice, not 5 other brands, like Safeway.

Plus, I like that they come out with new products all the time and everything has a labelled price and you don't have to weigh anything to figure out cost.

Health Insurance

If you're struggling to make ends meet or lost your job, see if you qualify for free health insurance through your local human services agency. This was the biggest lesson I learned when my husband lost his job a few years ago.

We were struggling to pay for Cobra and then I found out that we qualified for free health insurance through health and humans services.

They paid 100% medical expenses and it was such a life saver!

Another plus was that we were able to see our regular doctors, as they happened to be part of insurance.

Gym

This is an area where you have to ask yourself, is it worthwhile to me? Before I had kids, I would go to the gym often.

When I worked in the financial district in San Francisco, I would hit the gym before work because it was convenient and just a block away from work.

After having kids, I never found myself back at the gym due to childcare issues. So I cancelled my membership, even though it was just \$99/year.

I've always hated going to the gym anyway because I didn't like dealing with the people there. Ladies, you know what I'm talking about?

In 2020, my husband and I put together a mini-gym in the garage and I love it! It has been dream come true!!!

But first, we had to clear a lot of junk and bring them to the dump, so that was a process and we did hire a friend's teen son to help us speed up the process.

Next, I got a free elliptical from a Facebook Free group. Yes, I kinda got lucky. But we had to figure out how to transport it to our house since we didn't have a mini-van or truck.

We also added a simple rowing machine that is under \$200 from Amazon. This one will accommodate someone up to 350 lbs.

Surprisingly, the rowing machine gets used more than the elliptical! It's just easier to use, in my opinion. I think it's because you don't need to wear shoes or a sports bra.

OTHER EXPENSES

Make Your Own

I look forward to my morning cup of matcha green tea latte that I make at home. I can also do a faux mocha at home that tastes close enough to mocha from the coffee shop.

If you can find a way to replicate your favorite morning drink at home or at work, then you'll save so much on daily costs.

Check out my drink recipes:

- [Matcha Latte](#)
- [How to Make Mocha Without a Machine](#)
- [Gourmet Hot Chocolate](#)
- [Thai Iced Tea](#)
- [Boba Milk Tea](#)

Clothes

I firmly believe that a clothing allowance should be in your budget. Clothes do break down, get stained, or don't fit anymore.

And you don't want to feel bad about yourself when you're forced to wear ill-fitting clothes with holes in them!

Why are clothes important? If you feel bad about yourself and the way you look, it affects your mood, your outlook, and you might end up being compulsive in other areas of your life.

I once read a blog, where the mom didn't have room in her budget to buy new underwear - and she was complaining about it! I didn't understand this as underwear is like \$5 at Target!

To me, she was prioritizing everyone else's needs and not realizing that her needs were important too. And it was affecting her mood and outlook and turned into resentment.

After I had my second child, I went through postpartum and a huge part of it was not having cute clothes that fit and flattered my new body. This affected my whole thinking and my life!

As a frugal person, I felt guilty about having to spend money on new clothes for my new size. Who knows if I would lose the baby weight or not?

Once I started seeing that my needs were important too, things got much better. I allowed myself to spend money on new clothes (and see a therapist) and start a walking routine.

I get a majority of my clothes gently used through ThredUP, an online consignment shop. On average, I spend \$8 - \$15 on tops, jackets, and handbags.

I love ThredUP because I don't have a lot of time to go to the store and try on clothes with a toddler at home. I'd rather shop on the app, get the items sent to my door and try it in the privacy of my home.

If it doesn't work out, I can send it back for store credit or donate it, if it's a final sale item. I also want to mention that it's not the best place to sell your clothes.

You can make more money elsewhere. But for buying

clothes, they are great.

Get 45% off your first order + FREE Shipping on ThredUP through my link!

Books

I love, love books! But over the years, my book collection has outgrown my space. So I have vowed to only buy books that I know I will refer to over and over again, like cookbooks.

I also love ebooks (I've written a few too) and don't mind buying them as they don't take up space at home and certain ebooks aren't available at the library.

For hard copy books, I look to my local library first.



KID'S EXPENSES

Karate, Music, and Ballet Classes

When I was a child, my parents didn't believe in spending money on lessons and classes. And now as an adult, I feel like I missed out.

So when my daughter asked to take lessons I looked into different places.

The price at our local strip mall karate place was \$175/mo! And ballet school was \$74/mo.

Our local park and recreation program, offered martial arts, music, ballet, and swimming classes at much lower prices.

Ballet was just \$50-\$80/quarter! And so many of our friend's kids took ballet here.

During Christmas time, everyone got to participate in our town's annual Nutcracker performance!

Preschool

If you meet income requirements, there is a little-known free state preschool program in our area. I was able to get my daughter into this program for half day, 5 days a week preschool for free!!!

Do a Google search for "state preschool" plus your area. Another way to save on preschool is to attend a Co-op preschool, where parents volunteer in the classroom in order to keep the costs low.

This isn't for everyone though.

KID'S EXPENSES

Health Insurance

No one should go without health insurance, especially not kids! If you can't afford health insurance for your kids, see if you qualify for free health insurance through your local human services agency.

Sometimes, even when you or your spouse don't qualify for this free health insurance, your kids might. And most of the time, it includes dental insurance! And we all know how much cavities cost!

Kid's Clothes

We get most of our kid's clothes as hand-me-downs from friends with older kids. And then we buy new shoes and a few items as needed.

Because kids grow out of clothes so quickly, I don't want to spend too much in this area. Consignment stores, ThredUP, Old Navy, and Target are also great place to buy kid's clothes.

Kid's Toys

I buy second hand toys from Facebook yard sales and consignment sales, like a ride-on coupe car for just \$20, that retails for \$60.

Another great find from a rummage sale was finding a \$200 play kitchen/diner with booth seats, for just \$10!

I almost didn't buy it because I wasn't sure if it would fit in my Corolla! I asked and they helped me take it apart and put it into my car!

My kids played with it for 6 years. And it was used often as a place to eat and watch shows on a tablet.

MEAL PLANNING

Food is a large part of everyone's budgets. I mean, you do have to eat, right?

Cooking at home can save you a lot of money. Most of us already know that.

But did you know that, on average, cooking at home can come out to be \$2 - \$4/per person for a meal, depending on what you make?

While at a restaurant in the San Francisco Bay Area, it's more like \$9 - \$20 per person! And for fast food like In-N-Out for my family, it's \$8 - \$9/person!

But the challenge of cooking at home is actually making that happen in real life. Planning makes all the difference.

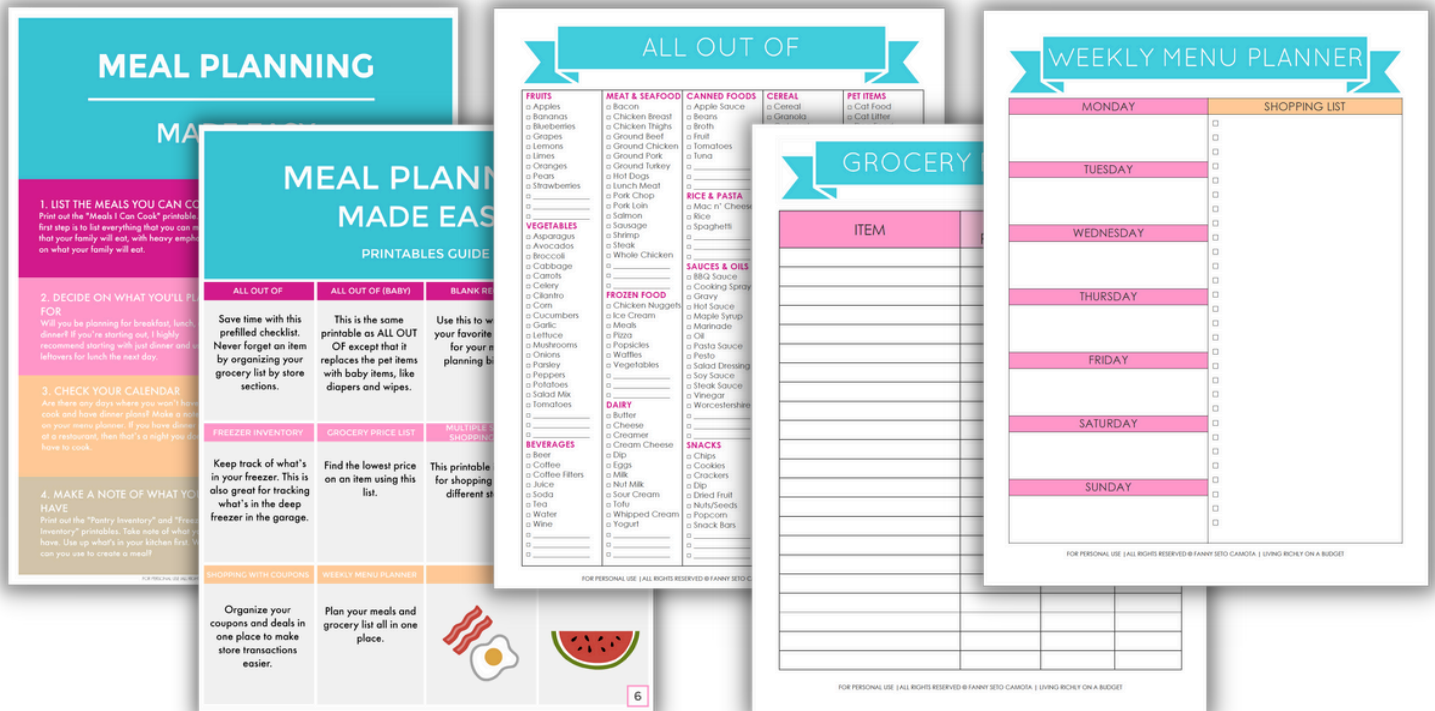


In my mini-ebook, Meal Planning Made Easy, I guide you through an easy, step-by-step process to meal plan.

If you have seen my other ebooks, like Budgeting Made Easy, you know that I like to keep things simple and easy to take action.

In Meal Planning Made Easy, I include:

- Easy-to-Follow Fill in Sheets
- **Weekly Meal Planner with Grocery List**
- **Grocery Price List (to compare prices)**
- Pantry and Freezer Inventory Lists
- All Out Of Grocery Check Off Lists
- **A Sample Week's Meal Plan to help you get started**



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WHEN YOU CLICK THROUGH THE LINK, IT WILL BE \$7 FOR 15 MINUTES..