

5 Things You Can Do Today To Save Money And Be More Self-Sufficient

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For millions, the notion of living a more financially self-sufficient life is nothing more than just that - a notion. Existing free from the bounds of debt and comfort knowing you aren't relying on anything other than yourself is a concept many desire, but few achieve. While the road of being financially self-sufficient is different for every person, achieving financial security and sufficiency begins at the same point for all adults.

The following five tips are geared to increase your savings account while simultaneously boosting your financial self-sufficiency in the modern world. Use these topics as the foundation for your personalized plan to reach financial stability and personal reliability.

Switch to a Better Bank

There's a disturbing trend in the modern financial industry - fees. Whether it's debit card fees,

minimum account balance fees, or the always mysterious, maintenance fees, banking institutions love to charge its customers for simply existing. While this may be true for many banks, there are a select few who offer stellar financial services without charging a fee for every action.

Research and switch to a bank that is fee-free and one that offers a decent interest on checking and savings accounts. Take your time researching the best bank for you. Much like your financial life, banks are unique and cater to specific financial situations. *You can also research and switch insurance companies and energy suppliers. We saved \$800 a year switching to a better energy tariff...*

Create a Daily Budget (In Cash)

For many, the word 'budget' is nothing more than a fancy way of setting unachievable goals. The art form of budgeting is not easily acquired, yet it's necessary to truly save money and become self-sufficient. Take an afternoon and review your monthly bills and expenses on all items (including food, drinks, entertainment activities, etc.). From here, subtract this total from your monthly income. Subtract a little extra for unexpected expenses.

The remaining balance is your expendable income. To ensure you actually spend within this limit, create a daily 'petty' cash envelope. In an envelope for each day of the week, place the amount of cash you're able to spend for that day. This method is a relative thought-free way of staying within your daily spending budget.

Fatten Your Piggy (Don't Be Quick To Dismiss)

Now that you're conducting your daily spending with cash instead of debit or credit, you're bound to end up with a fair amount of loose change. Focus on placing this change into your piggy bank. Did you know that by placing aside fifty cents per day for a year, you'll be at almost 40% of the recommended \$500 emergency savings account? Become diligent in saving loose change and leftover bills, and you'll soon be sitting on a significant amount of cash.

Keep Your Car in Top-Notch Shape

It's no secret that a well-maintained car lasts substantially longer than a neglected vehicle. However, did you know that by keeping your car tuned-up results in saving money and making you more self-sufficient? By keeping tires properly inflated and the engine maintained, it's possible to save hundreds in gas purchases each year.

Not only does a properly maintained vehicle save you money on required maintenance and expenditures, but a reliable mode of transportation is among best ways to solidify your self-sufficiency. Take care of your vehicle and watch it care for your livelihood.

Weatherproof Your Home

Regardless of where you live, weather has a tendency to become extreme. Whether it's blistering heat or bone-chilling cold, you likely spend hundreds in annual heating and cooling costs. Reduce your monthly utility bills by weatherproofing your home. Because all homes are unique, the exact process to make your residence efficient can vary. Spend time researching various weatherproofing techniques and adopt a system to save you money and sustain the comfort and viability of your home.

Be sure to check out our other posts:

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- [11 Simple Ways To Prep Your Home For Winter \(And Save On Your Heating Costs\)](#)
- [25 Ways to Keep Warm Without Turning On, Or Turning Up The Heat](#)
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