

# Live Free with Less

5 Simple Hacks to  
Save Money &  
Gain Freedom



## Introduction

Living frugally isn't a new trend – it's a way of life folks in Appalachia have practiced for generations. I grew up in these mountains, where people learned to stretch a dollar till it hollered. We fixed what was broken, traded with neighbors, and made do with what little we had. This down-to-earth wisdom isn't just old-time nostalgia; it's the key to gaining more freedom in **today's** high-cost world. When you spend less and live simply, you rely less on money and **more on your own resourcefulness**, which means more independence and peace of mind.

In this short guide, we'll walk through five simple hacks to **save money and live free**. These aren't get-rich-quick schemes or theoretical ideas – they're practical steps you can take right away. Each hack comes with a plain explanation and some action steps to get you started. You'll learn how to take control of your budget, cut unnecessary spending, do more for yourself, grow your own food, and lean on your community. By the end, you'll see that **living free with less** isn't about sacrifice; it's about gaining the freedom to live life on your terms. Let's dive in!

### Hack #1: Write Down a Simple Budget (Know Where Your Money Goes)

The first step to saving money is **knowing exactly where it's going**. It might sound obvious, but you'd be surprised how many folks let dollars slip away without realizing it. In the old days, mountain families kept a notebook or jar system to track every penny. That kind of simple budgeting is just as useful now. When you **create a budget**, you're telling your money what to do instead of wondering where it went. This doesn't require fancy software or an economics degree – just a willingness to be honest with yourself about your income and expenses.

Start by writing down how much money comes in each month and how much goes out. Include everything: rent or mortgage, utilities, gas, groceries, and even the small stuff like that cup of coffee on the road. Seeing it in black and white can be eye-opening. Maybe you'll find you're paying for a streaming service you barely use, or you're shocked at how much takeout eats into your budget. A budget lets you spot these "money leaks" and plug them. **Remember**, the goal isn't to make life miserable or penny-pinch every joy – it's to cut the waste so you can direct money toward what really matters (like an emergency fund, paying off debt, or saving for a bit of land). By planning your spending, you'll gain control and peace of mind. As the saying goes, "Either you run your money, or it runs you." Take the driver's seat.

### Action Steps:

- **List Your Income and Expenses:** Grab a notebook (or use a simple spreadsheet/app) and write down all sources of income, then every single monthly expense. Don't forget annual bills (like car insurance) – break those down into monthly amounts for accuracy.
- **Track Every Penny for a Month:** Carry a small notebook or use your phone to note *every* purchase, no matter how small. This helps identify where you might be wasting money (like daily convenience store snacks or online impulse buys).
- **Set Spending Limits:** Using your tracked expenses, set a realistic limit for each category (e.g. groceries, fuel, utilities, entertainment). Give every dollar a job. For example, decide how much you'll spend on food each week and stick to it.
- **Try the Envelope System:** A tried-and-true method is to withdraw the budgeted amount of cash for certain categories (say, \$50 for weekly dining out) and keep it in an envelope. When the envelope is empty, you know you've hit your limit. This old-school trick makes spending tangible and can keep you from overspending.
- **Include "Pay Yourself" as an Expense:** Treat your savings like a bill. Even if it's \$20 a month, put it aside first. Consider it a payment towards your own future freedom. Automating transfers to a savings account or an emergency fund on payday can ensure you don't skip this step.

## **Hack #2: Live Within Your Means (Cut Down on Unnecessary Spending)**

One of the biggest ways to save money is simply **spending less** on things that don't truly matter. It's about living within your means – or even below your means – so you're not constantly scraping by or falling into debt. In practical terms, this means **distinguishing wants from needs** and cutting out the excess. Appalachian families have long understood that if you can't pay for something in cash, you probably don't need it. An old-timer's saying sums it up: *"Use it up, wear it out, make it do or do without."* In other words, don't rush to buy what you can live without or already have in some form.

Look at your expenses and identify the "wants" that masquerade as "needs." Do you really need the newest smartphone upgrade when your current one works fine? How about that expensive cable TV package when a basic plan (or just the internet and a library card) could entertain you just as well? Modern life is full of little money drains – eating out frequently, subscriptions and apps, fashionable gadgets, fancy coffees – that **add up fast** and keep us working overtime to pay for them. By resisting the urge to keep up with others' spending, you free yourself. Living within your means might involve saying "no" more often, but each time you do, you're saying "yes" to financial freedom and less stress.

The goal isn't to deprive yourself of all fun; it's to be intentional and mindful. You'll find that **when you buy less, you appreciate what you have more**. And when something *is* truly worth your money, you can afford it without guilt or debt because you've saved elsewhere. Cutting back on unnecessary spending is like trimming fat from a budget – you keep the muscle (the essentials and a few well-chosen joys) and cut the rest. Your wallet will thank you, and so will your future self.

### Action Steps:

- **Distinguish Needs vs. Wants:** Before you purchase anything significant, ask yourself honestly: “Do I need this, or do I just want it?” If it's a want, try waiting a while. You might find the urge passes, saving you from a unnecessary buy.
- **Practice the 30-Day Rule:** For non-essential items, wait 30 days before buying. Often, after a month, you'll realize you're fine without it – or find a cheaper alternative. This simple delay can curb impulse spending.
- **Audit Your Monthly Bills:** Take a hard look at recurring charges. Cancel subscriptions or memberships you barely use (streaming services, gyms, magazines). For necessary services like phone or internet, shop around for a cheaper plan. Even consider cutting cable altogether and using free or low-cost entertainment like over-the-air TV or community events.
- **Shop Smart and Thrifty:** When you do need to buy something, look for ways to spend less. Buy used items whenever practical – thrift stores, yard sales, and online marketplaces can be gold mines for cheap furniture, tools, and clothes. Use coupons and discount codes for groceries and household goods (it's not just something moms did in the '80s – it still works today!). And don't grocery shop on an empty stomach or without a list; that's a recipe for overspending.
- **Avoid Debt for Consumables:** Try your best to **pay with cash or debit** for everyday expenses. Don't put groceries, gas, or a night out on a credit card if you can't pay it off immediately. High-interest debt will wipe out any savings progress. If you already have credit card debt, make a plan to pay it down consistently – it's hard to live free when past purchases are eating up your paycheck.

### Hack #3: Do It Yourself and Repurpose (Save Money with Skills & Creativity)

Our grandparents and great-grandparents were experts at **doing it yourself (DIY)** and repurposing items – not because it was trendy, but because hiring help or buying new wasn't an option. That spirit of self-reliance can save you a ton of money today. Every time you fix something on your own or find a new use for an old item, you're not just saving cash – you're also gaining skills and confidence. Instead of being at the mercy of a mechanic, plumber, or the mall, you become more capable and independent. There's a real freedom in knowing *how* to take care of your own needs.

Think about the small jobs you routinely pay others for: oil changes, lawn care, basic home repairs, even cooking dinner. By learning to do some of these yourself, you cut costs and often do a better job because you care more about your own stuff. For example, learning to cook simple meals at home can save a fortune compared to takeout or restaurant prices (and it's usually healthier). Patching a hole in a pair of jeans or sewing a missing button is a lot cheaper than buying a new pair. You don't have to become a master carpenter or mechanic overnight – start with one skill at a time. Maybe you learn how to fix a leaky faucet this month and how to change your car's air filter next month. Each skill is one less thing you have to pay someone else to do.

Repurposing is another way to apply creativity and save money. Before you throw anything away, ask: **Can this be used for something else?** Old mason jars can become food storage containers, an old ladder can become a bookshelf, and worn-out T-shirts can be cut into cleaning rags (no need to buy paper towels all the time). Around here, folks get clever – turning old pallets into garden planters, or using a busted washing machine drum as a fire pit. It's satisfying to find a second life for stuff instead of sending it to the dump and shelling out dollars for a brand-new item. DIY and repurposing go hand in hand with the frugal motto: *"Use what you have, do what you can."* Even if you mess up a project or two while learning, it's usually a cheap education and part of the fun.

### **Action Steps:**

- **Learn One New Skill at a Time:** Make a list of skills that could save you money – maybe basic cooking, home repair, auto maintenance, sewing, or gardening. Pick one and dive in. Watch YouTube tutorials, read a how-to blog, or ask a handy friend or family member to show you. Practice by doing it yourself the next time the need arises (like changing a faucet washer or hemming curtains).

- **DIY Before Buying:** Whenever something needs fixing or you feel tempted to buy a new gadget, challenge yourself to DIY it. Is the kitchen table wobbly? Instead of replacing it, grab a screwdriver and tighten the legs. Phone case looking worn? See if you can craft one or live without a fancy case for now. Get into the habit of **fixing or improving** what you have rather than clicking “Add to Cart” for a replacement.
- **Keep Basic Tools & Supplies Handy:** Invest a small amount in basic tools that empower you to do jobs yourself. A decent set of screwdrivers, a hammer, wrenches, a sewing kit, duct tape, super glue – these can handle a surprising number of fixes around the home. Maintain them and they’ll serve you for years. It’s much cheaper in the long run to have a tool and learn to use it than to call a professional for every little fix.
- **Repurpose and Reuse:** Before throwing anything out, think creatively about reuses. Can that pasta sauce jar become a coin jar or a homemade candle holder? Could those old lumber scraps be made into a shelf? For clothing and textiles, turn old shirts into rags or quilts. Save sturdy containers for storage. You don’t need to hoard junk, but use common sense – keeping a collection of useful scraps and materials can save you a trip to the store later.
- **Swap Skills or Favors:** You don’t have to do everything completely alone – bartering skills with friends and neighbors is a form of DIY too (and a nice bridge to Hack #5). Maybe you’re great at repairing bicycles, and your neighbor is great at baking birthday cakes. Trade services instead of each of you paying out cash. Both parties save money and you build community ties. The more everyone in your circle learns DIY skills, the more you can help each other out *without* money changing hands.

#### **Hack #4: Grow and Preserve Your Own Food (Reduce Grocery Bills)**

One of the most empowering hacks to save money is to **grow some of your own food**. In Appalachia, tending a garden and preserving the harvest was just part of life – it meant you’d have full bellies in summer *and* jars of food put up for winter, without spending a fortune at the store. You don’t need a big farm to do this. Even a small patch of yard, a raised bed, or a few pots on the balcony can produce surprisingly much if you plan it right. Tomatoes, peppers, salad greens, beans – these are beginner-friendly crops that can save you dollars at the grocery store during the growing season. Plus, nothing tastes quite as good as a tomato you grew yourself, picked fresh off the vine.

If you have more space (and maybe some help from family), a larger garden can significantly offset your food costs. Think of staples that are pricey to buy organic or fresh – for example, bell peppers or berries – those can be grown at home for pennies. **Preserving** is the next part of this

hack: when you have a bumper crop of cucumbers or green beans, learn to can them or pickle them, so you have cheap, delicious produce in the middle of winter. Freezing, drying, and fermenting are also ways to store food. A simple weekend of making homemade jam or canning tomatoes can stock your pantry for months and save you from buying inferior, expensive canned goods later. It's an upfront effort that pays off in both money saved *and* better-quality food.

Beyond gardening, consider other small homestead-like steps: if local laws allow, keeping a few chickens for eggs can be a great investment (fresh eggs almost every day from a handful of hens, and they happily eat kitchen scraps and bugs). Some folks even raise meat rabbits or have a milk goat, but that does require space and commitment – not “simple hacks” for everyone, but worth mentioning if you're aiming for maximum self-reliance. Even for those in apartments or suburbs, you can do things like sprout seeds in a jar (sprouts are packed with nutrients and cost almost nothing), grow herbs on a windowsill, or join a community garden if available. Any amount of food you produce yourself is less you have to buy. And if you hunt or fish, filling your freezer with venison or fresh-caught catfish is an age-old way to provide for your family while saving money on meat. Just be sure to follow the local regulations and only harvest what you can use.

In short, growing and preserving food might take a bit of work up front, but it truly embodies the “live free with less” philosophy. You rely less on grocery stores (which means less vulnerable to price hikes or empty shelves) and gain the satisfaction of knowing exactly where your food comes from. **Food independence is freedom** – and it sure cuts the grocery bill down.

### **Action Steps:**

- **Start a Small Garden:** Begin with easy crops. Plant a few tomato or pepper plants, or a row of green beans. Even a container of lettuce or herbs on your porch is a start. Learn by doing – tend your plants daily and enjoy the process. You'll gain experience each season. If you don't have yard space, look into community gardens or even growing herbs indoors by a sunny window.
- **Learn Basic Food Preservation:** Pick one method to try – for example, water-bath canning for making jam and pickles, or using a freezer to store seasonal fruits and veggies. The next time you find a great deal on produce or harvest a bunch from your garden, preserve the extra. You could turn a big basket of cheap apples into applesauce

and apple butter, or a pile of cucumbers into jars of pickles. There are plenty of beginner guides and recipes available to walk you through it safely.

- **Consider Keeping Chickens (or Other Small Livestock):** If you have a bit of outdoor space, chickens are relatively easy and inexpensive to raise. A few hens will provide you with fresh eggs daily, reducing your need to buy eggs (and home-raised eggs taste richer, too). They'll eat your kitchen scraps and give you manure that can compost into great garden fertilizer. Be sure to check local ordinances and be prepared to care for them year-round. If chickens aren't feasible, perhaps try a few quail or even just stick to gardening – do what works for your situation.
- **Buy in Bulk and Preserve:** Even if you can't grow certain things, you can save by buying in bulk when prices are low and storing the surplus. For example, buy a large box of tomatoes from a farmer's market at the end of summer when they're cheap, then can your own tomato sauce. Or purchase meat in bulk from a local farmer (quarter of a cow, or a few whole chickens) and freeze it – bulk prices are cheaper than buying small packs every week. Team up with friends or family if needed to split bulk purchases and share the bounty (and the cost).
- **Use What You Grow (No Waste):** Make it a principle to use or preserve everything you harvest. If your garden gives you more zucchini than you can eat, shred and freeze some for baking later, or trade with a neighbor (they might have extra tomatoes or corn). When you grow and make your own food, you become more conscious of waste and you'll find creative ways to use leftovers (dry herbs for tea, make soups, compost peels for your garden soil). Every bit you use is money saved and a step toward self-reliance.

#### **Hack #5: Lean on Community and Barter (Exchange Goods & Services)**

Back in the hollers and small towns, **community was the original safety net and savings account**. Neighbors helped neighbors, not just out of kindness but because everyone benefited. If Joe down the road needed help fixing his barn, a few folks would pitch in, knowing that when they needed help digging a well or watching the kids, Joe (and the rest of the community) would be there. This spirit of barter and cooperation can thrive today as well – and it can save you a lot of money. The idea is to **trade what you have for what you need**, without cash in the equation. Maybe you have a skill, like cutting hair or graphic design, and your neighbor has a garden full of extra vegetables or is handy with car repairs. Swap services! Both parties get what they need at no cost, and both sides feel like they got a good deal.

Leaning on community also means sharing resources. Consider organizing or joining a local tool library or just an informal neighbor agreement: not everyone needs to own an expensive ladder



or tiller if one person is willing to share theirs in exchange for borrowing another tool or getting some help later on. Bartering can be as simple as trading labor for produce: you help a friend paint his garage; he pays you in homegrown tomatoes and peppers. Or perhaps you babysit your cousin's kids on weekends, and in return she helps you clean your house or do yardwork occasionally. **Get creative** – the goal is for everyone to save a buck and build relationships at the same time.

In modern times, community exchange has also moved online. Look for local “Buy Nothing” groups or swap meets on social media where people give away items they don't need or trade them for other items. You might score free furniture, clothes, or appliances from someone who just wants to declutter – saving you the cost of buying new. And you can pass along things you don't need to others, which saves them money and keeps stuff out of landfills. It feels good to help someone out and get help when you need it, all while keeping cash in your pocket. By relying on your community, you're not just saving money – you're also strengthening ties with people around you, which is a form of security and happiness you can't put a price on.

#### **Action Steps:**

- **Take Inventory of Skills and Needs:** Make a two-column list. In one column, list skills, services, or goods *you* could offer (think broadly – anything from cooking, sewing, tutoring, to yard work or tech support, as well as tangible items you wouldn't mind lending out). In the other column, list things you often need help with or items you'd love to borrow or trade for instead of buying. This will give you ideas on barter opportunities to look out for.
- **Reach Out and Trade:** Start with friends, family, and neighbors. Let them know you're open to trading or sharing. You might be surprised – many people feel the same way about saving money and would gladly trade time or goods. For example, you could offer homemade meals or baked goods in exchange for help with your car's oil change, or trade your skill in cutting hair for someone else's skill in fixing appliances.
- **Join Local Exchange Networks:** Search for community bulletin boards, Facebook groups or apps where people in your area swap or give away items and services. A “Buy Nothing” group or Freecycle network is a great place to start – people post things they want to give away, and you can do the same. Also consider local hobby groups or church groups where barter might be common (garden clubs often exchange extra plants or produce, for instance).

- **Organize a Swap or Sharing System:** If you have a circle of friends or coworkers interested in saving money, set up a swap meet or schedule for sharing. This could be a monthly swap party for clothes, kids' toys, or tools. Or create a shared spreadsheet of community items ("who has a chainsaw to lend?" or "who wants to share bulk wholesale buys on meat or toilet paper?"). When buying in bulk or specialty equipment, coordinating with others can get everyone a better deal.
- **Give and Accept Help Graciously:** Community support is a two-way street. Be generous when you can, and don't be too proud to accept a helping hand when you need it. If an older neighbor offers you some excess vegetables from their garden, take them and perhaps return the favor by raking their leaves or fixing something in their home. Building that goodwill leads to more opportunities to share and save together. Over time, you'll find that a strong network of helping each other makes everyone more resilient and less dependent on simply spending money to solve problems.

### Closing Thoughts


Saving money and living free with less isn't a one-time trick – it's a lifestyle built on mindful choices, resilience, and a bit of creativity. These five hacks we've gone through are simple, but implementing them consistently can have a **profound impact** on your finances and your peace of mind. Start small and don't get discouraged. Even adopting one or two hacks at first will put you on the right path. Maybe this month you'll draw up a budget and start cooking more at home, and a few months down the line you'll be harvesting your first tomato crop or swapping favors with a neighbor. Every step counts.

Remember that **frugality isn't about hardship** – it's about freedom. When you cut out unnecessary expenses, you're really cutting away the strings that tie you down. A lighter financial load means less stress about bills and more ability to handle whatever life throws at you. Living with less stuff means more room for experiences and relationships. Doing things yourself turns you from a passive consumer into an empowered doer. And leaning on your community means you're never alone in this journey; we're all stronger together, helping each other live better.

As someone who's lived this life and seen the benefits, I can tell you there's real joy in simple living. You might find that **saving money** where you can allows you to spend more time on what truly matters – whether that's time with family, volunteering, enjoying nature, or building a side hustle you're passionate about. In the end, money is just a tool. By managing it wisely and not letting consumer culture run your life, you're forging your own path to freedom.

Thank you for reading *Live Free with Less: 5 Simple Hacks to Save Money & Gain Freedom*. I hope these tips and examples inspire you to make some positive changes. Take it one hack at a time, and keep that Appalachian wisdom in your heart: you can **do more with less**. Here's to a future of financial peace and personal freedom...

If you found this guide helpful and want more tips on living free with less, be sure to check out my main resources. ✂ Start with my free videos on [The View from Appalachia YouTube channel](#) — I post regularly about frugal living, financial freedom, and life here in the mountains.

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