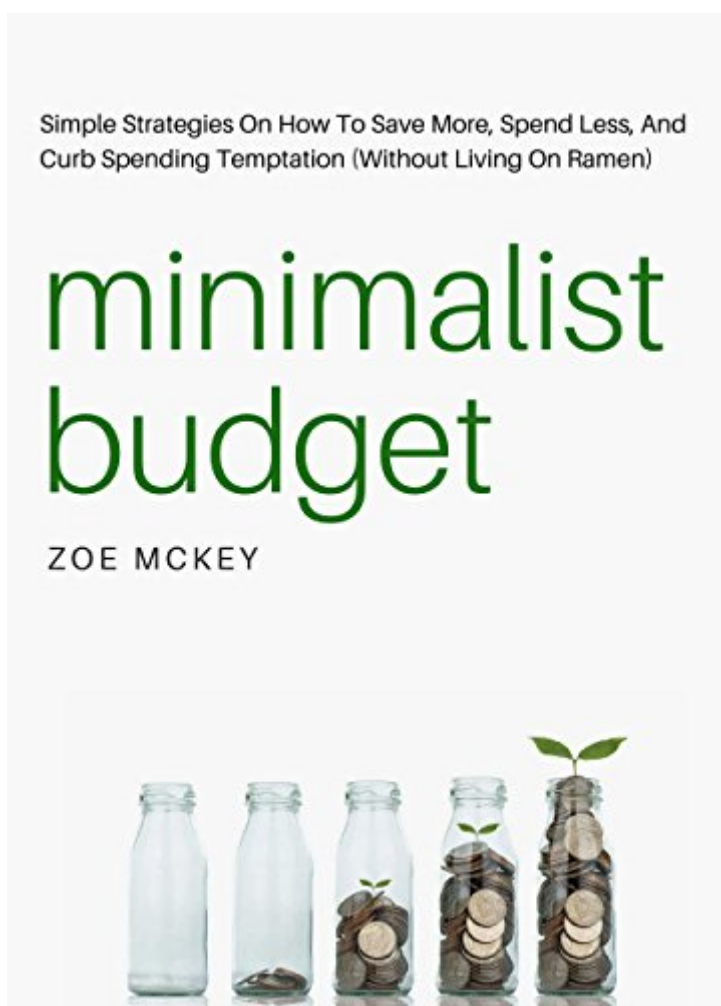


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# Minimalist Budget: Simple Strategies On How To Save More, Spend Less, And Curb Spending Temptation (Without Living On Ramen)



## Synopsis

Are you struggling with debt and saving money? Can't say no to the tempting sales even though you know better? Has budget has gone off track? Where the heck did your money go? You're not alone. Minimalist Budget will help you to turn your bloated expenses into a well-toned budget, spending on exactly what you need and nothing else. This book presents solutions for two major problems in our consumer society: (1) how to downsize your cravings without having to sacrifice the fun stuff, and (2) how to whip your finances into shape and follow a personalized budget. This is not a get rich quick book. But I can promise day-by-day, month-by-month, you'll budget better and become richer as a consequence. Regardless of how much your income is we'll find a way to budget, save, and increase your net worth. Since my youth, I've had to live on a budget that ranged from \$100 to \$200 a month if I was lucky. Even though I never knew how much I would have the next month, I was always able to have enough for my essential expenses, personal pleasures, and savings. If you're tired of the false and impossible-to-follow promises of "finance gurus," try out my simple, straightforward, easy-to-stick-to methods. Improve your spending habits: Incorporate minimalism into your finances How to avoid becoming a minimalist consumerist Learn the psychological traps that make you overspend Control your compulsive spending habits Feel financially secure every day: Learn about two A-Z budgeting methods and how to make them work for you Learn ratio-based budgeting and fixed-amount budgeting Discover the best budgeting software programs Design a bulletproof savings strategy to get out of debt, be prepared for emergencies, and set yourself up for retirement Stop hating your financial life: Learn how to set SMART financial goals Increase your self-confidence with budgeting 50 small budgeting tips Financial education is not part of our educational system. It is normal that we don't know how to budget when we step into the craziness we call adulthood. But it is not normal to stay ignorant about a field of life that (like it or not) guarantees our material survival. Money management is an essential skill for everybody who earns, shops or consumes. If you follow the budgeting tips in this book, you'll be able to keep track of your finances. You'll clearly know where your money goes, where it comes from and where can you save. You won't feel stressed of running out of money unexpectedly, you'll clear yourself out of debts and have savings for bigger expenses like a vacation, new car or unexpected events. Leave money struggles for yesterday. Grab a copy of Minimalist Budget by hitting buy now in the top right corner of this page.

## Book Information

File Size: 1099 KB

Print Length: 148 pages

Publisher: Kalash Media (May 4, 2017)

Publication Date: May 4, 2017

Sold by: Amazon Digital Services LLC

Language: English

ASIN: B071L3F8CJ

Text-to-Speech: Enabled

X-Ray: Enabled

Word Wise: Enabled

Lending: Not Enabled

Screen Reader: Supported

Enhanced Typesetting: Enabled

Best Sellers Rank: #11,535 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #1

in Kindle Store > Kindle eBooks > Health, Fitness & Dieting > Addiction & Recovery >

Obsessive Compulsive Disorder (OCD) #1 in Kindle Store > Kindle eBooks > Health, Fitness & Dieting > Counseling & Psychology > Mental Health > Compulsive Behavior #2 in Kindle Store > Kindle eBooks > Health, Fitness & Dieting > Addiction & Recovery > Hoarding

## Customer Reviews

Do you often worry about money? Waking up in the middle of the night after a nightmare of being in debt or going bankrupt? Minimalist Budget is the book I needed to ingest to understand some basic principles for saving money and to curb the spending that I have been participating in so frivolously. As someone who has never really budgeted, it comes as no surprise that years later I still struggle to make ends meet. I like the author's simple approach to saving and conserving cash by figuring out what you don't need to spend money on by living a more manageable, minimalist lifestyle. Zoe does a fantastic job of explaining what it means to be living the minimalist lifestyle and how we can benefit from focusing on a simpler way of living. There is a section on The Psychology of Purchasing that is particularly interesting and give us deeper insight into how our minds work when it comes to shopping. Knowing this can save you thousands right there. In chapter 4, How to Ignore Advertisements, gives us the know-how on how to overcome our spending habits because of commercials and the commercialism mindset. The author is very

transparent as well with her budgeting expenses and gives you a clear picture of how budgeting can work if you apply yourself. The chapter on SMART budgeting is my favorite. In this chapter we learn how to budget for things when we can afford them and to celebrate our financial goals after they have been reached. Zoe uses the example of planning a trip to Fiji based on a monthly budget and how much must be saved to plan for the trip. This system makes the goal more realistic because we know how much is needed before the trip can be realized. Overall this is a great little book on learning to budget, and how powerful setting up your lifestyle can improve your financial situation beyond a life of debt and financial struggle.

It wasn't until I read *Minimalist Budget* that I really sat down and took the time to look at my living expense under a microscope. I had always struggled to maintain my spending lifestyle instead of thinking about the benefits of downsizing. Now I can see where I could save my money that would allow me to invest in my own future. The author is right in this book when she's talking about not needing as much to be happy and those things that bring the most joy in life are not those everyday gadgets we spend most of our money on. I look forward to having better relationship with money and to be able to fully invest the knowledge gathered here into my life. Her personal budgeting method seems very easily applicable. The clothes-entertainment-food-business-other categories might not be the same to me but hey, I can choose my own budgeting categories. Would look somewhat like coffee- computer games- food -food - food haha.

I've read a multitude of books about personal finance, and this is definitely one of my new favourites. As you might guess from the title, this is not your big book of investment advice, but rather a realistic, simplistic, practical approach to dealing with life after the Great Recession. Easy to read, humorous many times. The author shares a lot of her personal struggles with money that give a lot of credit to what she's talking about. She gives real advice to people who struggle with money management. It provides instructions along with advice but never talks down to the reader. I would recommend this to anyone who is tied of living paycheck to paycheck.

Enjoyable dense read on budgeting and taking care of money better. Good thoughts to integrate with Mint and other programs, which i am checking out right now. Very motivating to get better financially.

Very informative, and easily digestible. I really liked the language of this book. It is not the regular

heavy finance book, nor the get-rich-fast scheme, but a surprisingly user friendly and honest book on budgeting. Really gets you to change your perspective on money and the way you value it. My mind is open to conscious spending and I will definitely try to save more and more in the future. I really liked the mint method and her own method on budgeting. Mixing the two I should be able to pull my s..t together and save some pennies for the future.

I have started to read several "wealth booster books" that I never finished. I just knew they weren't realistic - for me at least so I lost interest. I read this book in a day. Knowing what to do with my money NOW is what I needed. It was nice to see that other people, author included, made some bad choices with money. I feel inspired to use these exercises and guidelines to take control over my income and fix some mistakes I made in the past. This author has helped me change the way I think about finances by showing me how my thoughts and actions previously affected the way I live now. Through her examples I was clearly able to figure out what should I do next. This is a book that will end up on my bookshelf at home and not just my kindle. Thans for writing it!

I must admit the approach in ths authors book is refreshing. Zoe doesn't claim to be a financial mastermind, in fact, she is still fighting to keep her stuff together and improve. So what can you learn from this book that you can't learn from others? Instead of building vast amounts of conspicuous consumptive wealth, this author advises us to use our money to make statements about our values, spend rather on experiences not objects and think twice before we take out our credit cards. If you are tired of keeping up with the Joneses, and you dont feel that Louis Vuitton bag or a Burberry trench coat is a basic human right, this book will perfectly help you to think about how and where your money can serve you best.

The strategies outlined in this book were easy to follow and immediately implementable. The content was organized and focused. I finished it in about an hour and immediately started working on my 50/30/20 budget! Despite several grammatical errors and word omissions, the writing was extremely helpful and I would definitely read more books by this author.

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