

# Frugal Living Starter Checklist

## Weekly Meal Plan Template (Detailed)

- Create a basic 7-day meal chart using ingredients already in your kitchen.
- Include cost-effective dishes like poha, khichdi, paratha, upma, and egg curry.
- Choose one day for batch-cooking or prepping ingredients (e.g., chopping veggies, boiling dal).
- Avoid pre-packaged foods - cook in bulk and store meals safely.
- Stick to a fixed grocery budget and shop only once a week.

## Monthly Spending Tracker (Detailed)

- Install an expense tracker app like Money Manager, Walnut, or Goodbudget.
- Track every rupee - include chai, parking, tips, recharge, etc.
- Categorize expenses: groceries, travel, rent, food, fun, shopping, bills.
- Set weekly review alerts: adjust budget or reduce categories if overspending.
- Summarize monthly spend in Google Sheets and calculate savings rate (savings/income - 100).

## Frugal Challenge Checklist (7-Day)

- Delete all shopping and food delivery apps for the week. Reinstall only if truly needed.
- Say 'No' to any non-essential invite that involves spending.
- Commute 3-5 times this week by metro, bus, or walk instead of cab.
- Use only one OTT subscription and rotate to others monthly (ex: Netflix this month, Prime next).
- Withdraw Rs. 1,500 in cash for fun - once it's gone, pause all non-essential spending till next month.
- Avoid all impulse online purchases for 7 days - add to wishlist and revisit next week.
- Track how much you saved at the end of the challenge. Write it down!