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Introduction

Are you frustrated with your finances? Drowning in debt? Or just wondering where your money goes each month? You're not alone! After the mortgage, car loan, taxes, telephone, fuel, electricity and water bills, there's often little left over in the family budget.

Yet ads everywhere beckon us to buy nicer houses, newer cars, hotter gadgets, hipper clothes, better furniture, bigger televisions, fancier housewares and finer foods. That's a lot of pressure on your paycheck! Must you be a millionaire just to make ends meet?

Not if you read this book! For herein lies the secret to financial peace and harmony: how to become a frugillionaire.

Unlike millionaires and billionaires, frugillionaires aren't defined by the number of zeroes in their net worth, or the haute couture in their closets. They don't have personal assistants or private planes. They don't summer in the Hamptons, winter in the islands, or fly to Paris for the weekend.

Quite the contrary: frugillionaires master the art of frugality—living richly while saving a fortune. They make the most of the money they have, and treasure those things

that money can't buy. Though they're adept at cutting costs, their lives are not about deprivation. In fact, the appreciation with which they approach each day brings them wealth beyond measure.

And the best part? Becoming a frugillionaire is easier than you think! You don't need to work 24/7, hit the lottery, or hope for a big inheritance. And it certainly doesn't involve any risky investments or get-rich-quick schemes.

All it takes is a new perspective and a few good habits. It's not a quick fix diet, where you starve your desire to shop—only to indulge later in a massive spending binge! Nor do you have to pinch pennies as tediously as you would count calories. It's more like adopting a Mediterranean diet: making wise choices that gradually add up to a genuine lifestyle change.

Becoming a frugillionaire is like slimming down your figure—or in this case, fattening up your bank account—without ever feeling unsatisfied. You'll savor life with new gusto, while saving more money than you ever imagined!

Sounds pretty great, doesn't it? But how on earth do you do it?

When you set out to save money, it's hard to know where to start. You may have the best of intentions, but lack the techniques. Well, this book gives you five hundred of them—all foolproof and fabulous! You won't find sermons about reusing baggies or buying day old bread; the focus here is on fun. These tips show you how to slash expenses, while enjoying the experience.

We'll start off in Chapter 1 with a subject we all love: food! We'll discuss how to dine on a dime, while still enjoying delicious, nutritious (even gourmet!) meals. The

cost-cutting techniques cover everything from cooking at home, to hitting the town for dinner and cocktails. From picnics to potlucks, you'll learn creative ways to pare expenses—while maximizing your eating pleasure!

We'll also explore how to save at the supermarket, including why you should bring your coupons and calculator—but not your kids—to the store. And you'll see how a few simple changes in your eating habits can save you thousands of dollars each year!

Chapters 2 and 3 are devoted to housing. It's one of our biggest expenses, and therefore a golden opportunity for saving! You'll learn how to cut your heating and cooling costs, pull the plug on energy leaks, and lower your water bills. We'll also cover how to save on insurance, and get the best value from phone and internet plans.

Then we'll have some fun decorating our abodes, and see how frugillionaires make their homes their castles—without king-size budgets! The design techniques, DIY projects and housecleaning tips detailed here provide all the know-how you need to create a stylish home on a shoestring.

We'll go outdoors in Chapter 4, and learn how to grow beautiful gardens without spending a lot of green. You'll get great advice on composting, conserving water, and choosing and cultivating plants (including how to get them for free!). Put these tips into practice for a lush landscape that's low-maintenance and low-cost.

In Chapter 5, it's our turn for a makeover! Frugillionaires are anything but frumpy: find out how they dress to the nines on next to nothing, and always manage to stay in style. You'll learn how to invest in versatile pieces that are right for

you, your figure, and your lifestyle—and build a fashionable wardrobe without spending a fortune.

Chapter 6 helps you get the most bang for your beauty buck. Don't spend another dime on miracle creams until you've read through this section. You'll get great ideas for luxurious, DIY spa treatments, and learn how products like olive oil and baking soda can help you stay beautiful on a budget. We'll also detail some free, all-natural ways to improve your appearance and health—so you'll be gorgeous *and* rich!

We'll break for some frugillionaire-style entertainment in Chapters 7 and 8. Don't worry, there's no karaoke involved—just some fun-loving tips for soaking up some culture, getting your groove on, and otherwise having a blast without breaking the bank.

Whether you're an art lover, movie buff, or music fan, you'll find savvy techniques to get your fix on the cheap. This section also offers a treasure trove of ideas for free, and low-cost, recreational activities. You'll be amazed at how many wonderful ways you can entertain your guests, your kids and yourself—with little need for your wallet.

Transportation—and how to save when you're on the move—is the topic of Chapter 9. Included are gas-saving tips to cut the cost of your commute, as well as some valuable advice on selecting, maintaining and insuring your automobile. We'll also explore alternative methods of transit—and the possibility of eliminating your fuel (and car) expenses entirely!

Chapter 10 shows you how to travel the world without a trust fund. It has tons of tips for tourists on a budget: from scoring the best deals on flights and hotel rooms, to saving

on dining, transit and sightseeing costs. You'll learn how frugillionaires live like locals while on vacation—spending less, and enjoying a richer, more authentic, experience.

Chapter 11 isn't about declaring bankruptcy—but how to avoid it! This section is a fitness program for your finances. Tips on shopping, banking and investing will help you hone your money skills and pump up your savings. You'll learn how to track expenditures, use credit wisely, and grow your net worth. Heed the advice herein, and you'll be on the fast track to early retirement.

If you have children (or plans for them), then Chapter 12 is required reading. It gives you all the tips you need to raise happy kids on a pint-sized budget. From outfitting a nursery for a new arrival, to dealing with day care, diapers and dance lessons, you'll find plenty of low-cost ways to nurture your little ones. And with any luck, they'll grow up to follow in your frugillionaire footsteps!

In Chapter 13, we'll deck the halls, without going into debt. By reining in costs, and giving thrifty (yet thoughtful) gifts, you'll avoid a financial hangover come January. But more importantly, you'll capture the true spirit of the holiday season—by spending time with friends and family, rather than spending money.

We'll finish up in Chapter 14 with some frugillionaire philosophy. These last twenty tidbits are the foundation of our frugal, yet fabulous, lifestyle. Why save them for the grand finale? So they'll stay fresh in your mind as you set forth on your path to prosperity!

Ready to get started? Five hundred techniques for saving a fortune are at your fingertips! Pick and choose them, slice

and dice them, mix and match them into your own personal formula for financial success.

Though they're organized into categories, there's no need to follow the sequence. Read the book forwards, backwards, upside down, one tip a day, or all at once. Feel free to skip around to your heart's content.

But above all, don't delay: you won't get any richer until you turn the page!