



# **Frugal Gift Giving**

**Lauren Lanker, Tori Grant** 

### **Frugal Gift Giving:**

Hundred Dollar Holiday Bill McKibben, 2013-06-25 Too many people have come to dread the approach of the holidays a season that should and can be the most relaxed intimate joyful and spiritual time of the year In this book Bill McKibben offers some suggestions on how to rethink Christmastime so that our current obsession with present buying becomes less important than the dozens of other possible traditions and celebrations Working through their local churches McKibben and his colleagues found that people were hungry for a more joyful Christmas season For many trying to limit the amount of money they spent at Christmas to about a hundred dollars per family was a real spur to their creativity and a real anchor against the relentless onslaught of commercials and catalogs that try to say Christmas is only Christmas if it comes from a store McKibben shows how the store bought Christmas developed and how out of tune it is with our current lives when we re really eager for family fellowship for community involvement for contact with the natural world and also for the blessed silence and peace that the season should offer McKibben shows us how to return to a simpler and more enjoyable holiday Christmas is too wonderful a celebration to give up on too precious a time simply to repeat the same empty gestures from year to year This book will serve as a road map to a Christmas far more joyful than the ones you ve known in the past

Frugal Living: Tips and Tricks for Frugality in Gift Giving (How To Organize Your Life, Declutter Your Home, Office and Clear Your Mind And Get Stuff Done) Justin Johnson, 2021-07-29 It's about finding ways to save where you can whether via coupons freebies or DIY hacks so you can focus your money and attention on the things you value whether that s saving for a comfortable retirement traveling the world or living a debt free life Frugal living can start with a few changes here and there While it may seem daunting at first some gradual changes to your everyday habits can see movement towards a less costly lifestyle Busted myths about Frugality How to change your mentality from consumerism to frugality The benefits of frugality How to be frugal is all aspects of your life Living Frugally can be a Lifestyle choice not just due to financial circumstances Living frugally is eco friendly and good for the environment Not only can you save money help the environment but you can have fun and be stress free This book orients you to the basics of frugality by letting you know what multiple benefits await you from spending less and more importantly it paints you a realistic picture of how amazing the frugal life can be when you cut down on costs simplify your life and abstain from spending too much money Little House Living Merissa A. Alink, 2021-02-23 The immensely popular blogger behind Little House Living provides a timeless and heartwarming guide to modern homesteading BookPage that will inspire you to live your life simply and frugally perfect for fans of The Pioneer Woman and The Hands On Home Shortly after getting married Merissa Alink and her husband found themselves with nothing in their pantry but a package of spaghetti and some breadcrumbs Their life had seemingly hit rock bottom and it was only after a touching act of charity that they were able to get back on their feet again Inspired by this gesture of kindness as well as the beloved Little House on the Prairie books Merissa was determined to live an entirely made from scratch life and as a

result she rescued her household budget saving thousands of dollars a year Now she reveals the powerful and moving lessons she's learned after years of homesteading homemaking and cooking from scratch Filled with charm practical advice and gorgeous full color photographs Merissa shares everything from tips on budgeting to natural easy to make recipes for taco seasoning mix sunscreen lemon poppy hand scrub furniture polish and much more Inviting and charming Little House Living is the epitome of heartland warmth and prairie inspiration **Ask a Manager** Alison Green, 2018-05-01 From the creator of the popular website Ask a Manager and New York s work advice columnist comes a witty practical guide to 200 difficult professional conversations featuring all new advice There's a reason Alison Green has been called the Dear Abby of the work world Ten years as a workplace advice columnist have taught her that people avoid awkward conversations in the office because they simply don t know what to say Thankfully Green does and in this incredibly helpful book she tackles the tough discussions you may need to have during your career You ll learn what to say when coworkers push their work on you then take credit for it you accidentally trash talk someone in an email then hit reply all you re being micromanaged or not being managed at all you catch a colleague in a lie your boss seems unhappy with your work your cubemate s loud speakerphone is making you homicidal you got drunk at the holiday party Praise for Ask a Manager A must read for anyone who works Alison Green's advice boils down to the idea that you should be professional even when others are not and that communicating in a straightforward manner with candor and kindness will get you far no matter where you work Booklist starred review The author's friendly warm no nonsense writing is a pleasure to read and her advice can be widely applied to relationships in all areas of readers lives Ideal for anyone new to the job market or new to management or anyone hoping to improve their work experience Library Journal starred review I am a huge fan of Alison Green's Ask a Manager column This book is even better It teaches us how to deal with many of the most vexing big and little problems in our workplaces and to do so with grace confidence and a sense of humor Robert Sutton Stanford professor and author of The No Asshole Rule and The Asshole Survival Guide Ask a Manager is the ultimate playbook for navigating the traditional workforce in a diplomatic but firm way Erin Lowry author of Broke Millennial Stop Scraping By and Get Your Financial Life Together Wallet Activism Tania Hester, 2021-11-16 2022 NATIONAL INDIE EXCELLENCE AWARDS FINALIST SOCIAL POLITICAL CHANGE 2022 ASJA ANNUAL WRITING AWARD WINNER SERVICE 2022 NAUTILUS BOOK AWARDS GOLD MEDALIST SOCIAL CHANGE SOCIAL JUSTICE 2022 AXIOM BUSINESS BOOK AWARD GOLD MEDALIST PHILANTHROPY NONPROFIT SUSTAINABILITY How do we vote with our dollars not just to make ourselves feel good but to make a real difference Wallet Activism challenges you to rethink your financial power so can feel confident spending earning and saving money in ways that align with your values While we call the American system a democracy capitalism is the far more powerful force in our lives The greatest power we have especially when political leaders won t move quickly enough is how we use our money where we shop what we buy where we live what institutions we entrust with our money who we work for and where we donate

determines the trajectory of our society and our planet While our votes and voices are essential too Wallet Activism helps you use your money for real impact It can feel overwhelming to determine the right way to spend a choice that might seem beneficial to the environment may have unintended consequences that hurt people And marketers are constantly lying to you making it hard to know what choice is best Wallet Activism empowers us to vote with our wallets by making sense of all the information coming at us and teaching us to cultivate a more holistic mindset that considers the complex interrelated ecosystems of people and the planet together not as opposing forces From Tanja Hester Our Next Life blogger and author of Work Optional comes the mindset shifting quide to help you put your money where your values are Wallet Activism is not a list of dos and don to that will soon become outdated nor does it call for anti consumerist perfection Instead it goes beyond simple purchasing decisions to explore The impacts a financial decision can have across society and the environment How to create a personal spending philosophy based on your values Practical questions to quickly assess the goodness of a product or an entity you may buy from The ethics of earning money choosing what foods to eat employing others investing responsibly choosing where to live and giving money away For anyone interested in leaving the world better than you found it Wallet Activism helps you build habits that will make your money matter Squirrel Is Hungry Satoshi Kitamura, 1996 Squirrel considers keeping his walnut in a bird's nest under a rock or even in the hollow of a tree then finally he finds the Frugal Living For Dummies Deborah Taylor-Hough, 2011-05-04 Feel like you re trying to dig out from perfect place for it under a mountain of debt without a shovel Tired of working your tail off just to break even Is the high cost of living taking all the joy out of life Unless you re one of the top two percent of wealthiest Americans all of the above should sound painfully familiar While they re trying to decide between the ski lodge in Telluride and the Tuscan villa for the rest of us it s an endless litany of corporate lay offs stagnant wages crushing credit card debt skyrocketing medical costs exorbitant utility bills the high cost of higher education And they call this the good life Is there a better way to live Can you get what you need and what you want without killing yourself to get it Absolutely says frugal living guru Deborah Taylor Hough and in Frugal Living For Dummies she shows you how In this warmhearted guide to living the good life on less Deborah shows you how to live within your means and enjoy doing it Among other things she shows you how to Eat like a king on a peasant s budget Take the sting out of gift giving Dress well on a shoestring Save big bucks on family expenses Slash household expenses Save on medical expenses Involve the whole family in saving money Save more for the things you want From basement to attic cradle to grave Frugal Living For Dummies covers all areas of life with common sense advice and guidance on Working with your partner to achieve financial goals Going to the grocery without being taken to the cleaners Quick and thrifty cooking techniques Providing kids the basics on a tight budget Putting kids through school without going broke Looking good and feeling good on a tight budget Frugal holiday fun year round Saving money around the house and driveway Finding quality in pre owned merchandise Packed with tried and true techniques for cutting costs and stopping the insanity Frugal Living For

Dummies is the ultimate financial survival guide for the rest of us Disciplines of a Godly Family (Trade Paper **Edition)** R. Kent Hughes, Barbara Hughes, 2004-01-09 Disciplines of a Godly Family covers such topics as establishing a solid family heritage promoting affection between family members encouraging godliness in children using appropriate discipline and helping children cultivate enriching lifelong habits The Hugheses also offer tips for fun and affordable family vacations creating family traditions and starting a prayer notebook They even give us a suggested list of books and videos that should be in every family s library For those struggling to parent their own children or to equip other parents for this task a more practical honest and common sense guide will be hard to find Frugal living Tips Luna Z. Rainstorm, 2023 The more you save the more freedom you have to pursue your passions and dreams Frugal Living Tips Strategies for Cutting Expenses and Living on a Budget is the ultimate guide to mastering the art of frugal living This comprehensive book covers everything you need to know about frugal living from the basics to advanced applications in a variety of life stages. The book begins with an overview of the essential concepts behind frugal living including what it is why it s important and the benefits of a frugal lifestyle It then walks readers through the process of developing a frugal mindset including overcoming consumerism focusing on values and priorities and embracing contentment and gratitude Readers will also learn how to create a budget reduce expenses in different areas of their lives and save for the future The book includes detailed guidance on reducing housing expenses saving on food and groceries cutting transportation costs and saving on utilities Frugal Living Tips also covers important topics such as debt reduction strategies building an emergency fund and frugal gift giving and celebrations Readers will also learn about the benefits of a minimalist lifestyle and how to adapt frugal living strategies to different life stages In addition to practical guidance the book includes real life examples and success stories from individuals who have embraced a frugal lifestyle Readers will also find information on the future of frugal living including upcoming trends and challenges innovations in personal finance and budgeting and frugal living in an ever changing world Whether you are a student a young professional a retiree or simply someone interested in improving your financial skills Frugal Living Tips is the perfect guide to getting started with frugal living With clear explanations real world examples and practical tools and techniques this book will help you take control of your finances and achieve your goals without sacrificing the things you love If you re ready to take your frugal living to the next level Frugal Living Tips is the perfect guide to get you started Table of Contents Understanding Frugal Living Definition and purpose Debunking common misconceptions Benefits of a frugal lifestyle Developing a Frugal Mindset Overcoming consumerism Focusing on values and priorities Embracing contentment and gratitude Creating a Budget Tracking income and expenses Setting financial goals Allocating money to different categories Reducing Housing Expenses Downsize or rent a smaller space Utilizing energy efficient appliances Saving on home maintenance costs Saving on Food and Groceries Meal planning and cooking at home Shopping smart and using coupons Reducing food waste Cutting Transportation Costs Choosing an affordable vehicle Public transportation and

carpooling Saving on fuel and car maintenance Saving on Utilities Energy conservation tips Reducing water usage Negotiating better rates Frugal Entertainment Options Free and low cost activities At home entertainment ideas Saving on travel and vacations Reducing Healthcare Expenses Focusing on prevention Shopping around for services Utilizing generic medications Saving on Clothing and Personal Items Shopping secondhand Repairing and repurposing items Minimalist wardrobe strategies Frugal Education and Career Development Online learning resources Scholarships and grants Pursuing cost effective career paths Debt Reduction Strategies Prioritizing debt payments Consolidating and refinancing options Avoiding new debt Building an Emergency Fund Setting a savings target Allocating funds each month Staying disciplined and focused Frugal Gift Giving and Celebrations Handmade and personalized gifts Budget friendly party ideas Prioritizing experiences over material items Frugal Hobbies and Interests Choosing low cost hobbies Sharing resources with others Maximizing enjoyment while minimizing cost Saving for the Future Prioritizing long term goals Investing and retirement planning Building generational wealth Frugal Living with Children Teaching financial literacy Budget friendly activities for kids Saving on childcare and education costs Frugal Living for Couples and Families Communication and shared financial goals Joint budgeting strategies Balancing individual and shared expenses Saving on Insurance and Financial Services Shopping for competitive rates Adjusting coverage to fit needs Reducing fees and charges Frugal Home and DIY Projects Learning basic home repairs Gardening and growing your own food Upcycling and repurposing materials Frugal Living and the Environment Reducing waste and consumption Supporting local businesses Sustainable and eco friendly choices Overcoming Challenges and Setbacks Staying motivated and disciplined Dealing with unexpected expenses Adjusting the frugal lifestyle as needed Frugal Living Success Stories Real life examples and lessons learned Strategies for maintaining a frugal lifestyle Celebrating small and big wins Embracing a Minimalist Lifestyle Defining minimalism and its benefits Aligning frugal living with minimalism Simplifying and decluttering Community and Support for Frugal Living Building a network of like minded individuals Participating in frugal living groups and forums Sharing tips and resources with others Frugal Living and Generosity Budgeting for charitable giving Volunteering and giving back Balancing frugality and philanthropy Adapting Frugal Living Strategies to Different Life Stages Frugal living for college students Adjusting to major life changes Planning for retirement on a budget The Future of Frugal Living Upcoming trends and challenges Innovations in personal finance and budgeting Frugal living in an ever changing world Frugal Living Resources and Tools Recommended books blogs and podcasts Budgeting tools and apps Continuing education and support for frugal livingISBN 9781776849208

**Frugal Living Mastery** Luna Z. Rainstorm,2023 Frugality is not about being cheap it s about being mindful of your spending Frugal Living Mastery Thriving on a Budget is the ultimate guide to mastering the art of frugal living This comprehensive book covers everything you need to know about frugal living from the basics to advanced applications in a variety of life stages The book begins with an overview of the essential concepts behind frugal living including what it is why

it's important and the benefits of a frugal lifestyle It then walks readers through the process of developing a frugal mindset including overcoming consumerism focusing on values and priorities and embracing contentment and gratitude Readers will also learn how to create a budget reduce expenses in different areas of their lives and save for the future The book includes detailed guidance on reducing housing expenses saving on food and groceries cutting transportation costs and saving on utilities Frugal Living Mastery also covers important topics such as debt reduction strategies building an emergency fund and frugal gift giving and celebrations Readers will also learn about the benefits of a minimalist lifestyle and how to adapt frugal living strategies to different life stages In addition to practical guidance the book includes real life examples and success stories from individuals who have embraced a frugal lifestyle Readers will also find information on the future of frugal living including upcoming trends and challenges innovations in personal finance and budgeting and frugal living in an ever changing world Whether you are a student a young professional a retiree or simply someone interested in improving your financial skills Frugal Living Mastery is the perfect guide to getting started with frugal living With clear explanations real world examples and practical tools and techniques this book will help you take control of your finances and achieve your goals without sacrificing the things you love Frugal Living Mastery also includes recommended books blogs and podcasts as well as budgeting tools and apps and continuing education and support for frugal living If you re ready to take your frugal living to the next level Frugal Living Mastery is the perfect guide to get you started Table of Contents Understanding Frugal Living Definition and purpose Debunking common misconceptions Benefits of a frugal lifestyle Developing a Frugal Mindset Overcoming consumerism Focusing on values and priorities Embracing contentment and gratitude Creating a Budget Tracking income and expenses Setting financial goals Allocating money to different categories Reducing Housing Expenses Downsize or rent a smaller space Utilizing energy efficient appliances Saving on home maintenance costs Saving on Food and Groceries Meal planning and cooking at home Shopping smart and using coupons Reducing food waste Cutting Transportation Costs Choosing an affordable vehicle Public transportation and carpooling Saving on fuel and car maintenance Saving on Utilities Energy conservation tips Reducing water usage Negotiating better rates Frugal Entertainment Options Free and low cost activities At home entertainment ideas Saving on travel and vacations Reducing Healthcare Expenses Focusing on prevention Shopping around for services Utilizing generic medications Saving on Clothing and Personal Items Shopping secondhand Repairing and repurposing items Minimalist wardrobe strategies Frugal Education and Career Development Online learning resources Scholarships and grants Pursuing cost effective career paths Debt Reduction Strategies Prioritizing debt payments Consolidating and refinancing options Avoiding new debt Building an Emergency Fund Setting a savings target Allocating funds each month Staying disciplined and focused Frugal Gift Giving and Celebrations Handmade and personalized gifts Budget friendly party ideas Prioritizing experiences over material items Frugal Hobbies and Interests Choosing low cost hobbies Sharing resources with others Maximizing enjoyment while

minimizing cost Saving for the Future Prioritizing long term goals Investing and retirement planning Building generational wealth Frugal Living with Children Teaching financial literacy Budget friendly activities for kids Saving on childcare and education costs Frugal Living for Couples and Families Communication and shared financial goals Joint budgeting strategies Balancing individual and shared expenses Saving on Insurance and Financial Services Shopping for competitive rates Adjusting coverage to fit needs Reducing fees and charges Frugal Home and DIY Projects Learning basic home repairs Gardening and growing your own food Upcycling and repurposing materials Frugal Living and the Environment Reducing waste and consumption Supporting local businesses Sustainable and eco friendly choices Overcoming Challenges and Setbacks Staying motivated and disciplined Dealing with unexpected expenses Adjusting the frugal lifestyle as needed Frugal Living Success Stories Real life examples and lessons learned Strategies for maintaining a frugal lifestyle Celebrating small and big wins Embracing a Minimalist Lifestyle Defining minimalism and its benefits Aligning frugal living with minimalism Simplifying and decluttering Community and Support for Frugal Living Building a network of like minded individuals Participating in frugal living groups and forums Sharing tips and resources with others Frugal Living and Generosity Budgeting for charitable giving Volunteering and giving back Balancing frugality and philanthropy Adapting Frugal Living Strategies to Different Life Stages Frugal living for college students Adjusting to major life changes Planning for retirement on a budget The Future of Frugal Living Upcoming trends and challenges Innovations in personal finance and budgeting Frugal living in an ever changing world Frugal Living Resources and Tools Recommended books blogs and podcasts Budgeting tools and apps Continuing education and support for frugal livingISBN 9781776849215 Thinking Outside the Gift Box Lauren Lanker, Tori Grant, 2015-11-01 Prepare to kickstart your creativity Thinking Outside the Gift Box offers a collection of 75 unique gift ideas to celebrate loved ones in simple yet meaningful ways Each copy comes with a toolkit of 11 bonus printables to help you carry out your many outside the gift box ideas The Zero-Waste Chef Anne-Marie Bonneau, 2021-04-13 SILVER WINNER for the 2022 Taste Canada Award for Single Subject Cookbooks SHORTLISTED for the 2021 Gourmand World Cookbook Award A sustainable lifestyle starts in the kitchen with these use what you have spend less money recipes and tips from the friendly voice behind ZeroWasteChef In her decade of living with as little plastic food waste and stuff as possible Anne Marie Bonneau who blogs under the moniker Zero Waste Chef has preached that zero waste is above all an intention not a hard and fast rule Because sure one person eliminating all their waste is great but thousands of people doing 20 percent better will have a much bigger impact And you likely already have all the tools you need to begin In her debut book Bonneau gives readers the facts to motivate them to do better the simple and usually free fixes to ease them into wasting less and finally the recipes and strategies to turn them into self reliant money saving cooks and makers Rescue a hunk of bread from being sent to the landfill by making Mexican Hot Chocolate Bread Pudding or revive some sad greens to make a pesto Save 10 dollars and the plastic tub at the supermarket with Yes Whey You Can Make Ricotta Cheese then use

the cheese in a galette and the leftover whey to make sourdough tortillas With 75 vegan and vegetarian recipes for cooking with scraps creating fermented staples and using up all your groceries before they go bad including end of recipe notes on what to do with your ingredients next Bonneau lays out an attainable vision for a zero waste kitchen Simple Abundance Sarah Ban Breathnach, 2019-11-19 In times of crisis countless women have turned to Simple Abundance for comfort and joy and now this mega bestselling guide is updated and expanded for everyone who loved the original book as well as a new generation that needs it now more than ever First published in 1995 Simple Abundancetopped the New York Times Bestseller list for over two years and is responsible for introducing two hugely popular concepts the Gratitude Journal and the term Authentic Self With daily inspirational meditations and reflections the Simple Abundance phenomenon became a touchstone for a generation of women helping them to reclaim their true selves find balance during life s busiest moments and rediscover what makes them truly happy Simple Abundance's powerful messages are needed now more than ever as we navigate the discord and stress instigated by a constant stream of breaking news cycles and our 24 7 social media culture Sarah Ban Breathnach has refreshed her bestselling phenomenon to address the needs of a new generation with her signature candor wit and wisdom that made her a trusted and compassionate confident for millions of women A perennial classic whose time has come again Sarah s work celebrates quiet joys simple pleasures and well spent moments and reminds us how to find the beauty in the everyday Giftology John Ruhlin, 2016-06-20 Does it feel like you work in a red ocean filled with sharks Eat or be eaten Fierce competition Continual battling over scarce resources What if there was another path What if you could create your own blue oasis where profits are higher marketing is as natural as breathing and competition is nearly nonexistent This nirvana can be a reality when you practice the principles of Giftology In this unusual un marketing resource you ll discover Why Giftology isn t an expense it s an investment that can pay off with huge dividends How to practice Giftology on a tight budget it s easy and very effective How Giftology turns existing clients into your best salespeople Why and how gifts with a relatively low value can trump something expensive When is the best time to send gifts The answer may surprise you How to unleash a Referral Factory a small army of influencers vouching for you no gimmicks no catches Find out how Giftology can transform your supply chain The ten worst gifts definitely avoid these This info s available in the expanded bonus resource Just click the link inside It s my gift to you The average person is hit with at least thirty thousand messages a day courtesy of that red ocean filled with sharks Giftology neutralizes that deadly philosophy and equips you with every tool you need to make your message a priority Every time Get your copy today Eco Thrifty Livina Zoe Morrison, 2019-07-09 Learn how to spend less be kinder to the environment and go in the direction of your dreams Back in 2011 I became a parent for the second time and wanted to quit my job and be a stay at home mum We had just moved house and increased our mortgage now had two children to look after and I preferred to buy costly eco friendly and organic products How was I going to be able cut my spending by enough money to guit my job and stick to my eco friendly principles

The challenge was set and a year later I did guit my job to become a stay at home mum and blogger I saved far more money than I ever could have imagined by being eco friendly In this book I share with you what I have learned over the years of saving money and the environment There are lots of practical hints and tips which overall will help you to 1 Make the most of what you have 2 Reduce your rubbish 3 Save you money 4 Unleash your creative side Topics covered in the book include 1 Kitchen waste Stuff Sustainable fashion Cleaning Bathroom Entertainment Celebrations and special occasions Energy9 Getting fit10 Kids11 GardeningIf you think freeing up some cash could help improve your life you care about the environment and you are ready to do things differently then this is the book for you Zoe Morrison is the author of award winning blog www ecothriftyliving com She is regularly interviewed on BBC Radio and she has been featured in newspapers around the world Unplug the Christmas Machine Jo Robinson, Jean Coppock Staeheli, 1982 Advice on how to recapture the joy of a simple Christmas and get the whole family involved in the celebration Frommer's Places for Passion Pepper Schwartz, Janet Lever, 2014-11 Offers information on romantic getaways for couples including sexy beaches sophisticated cities and natural wonderlands **Think Again** Adam Grant, 2023-12-26 The 1 New York Times bestselling author of Give and Take and Originals examines the critical art of rethinking learning to guestion your opinions and open other people s minds which can position you for excellence at work and wisdom in life Intelligence is usually seen as the ability to think and learn but in a rapidly changing world there s another set of cognitive skills that might matter more the ability to rethink and unlearn With bold ideas and rigorous evidence Adam Grant investigates how we can embrace the joy of being wrong harness the advantages of impostor syndrome bring nuance into charged conversations and build schools workplaces and communities of lifelong learners Think Again reveals that we don't have to believe all our thoughts or internalize all our emotions It s an invitation to let go of views that are no longer serving us well and prize mental flexibility humility and Knights in Training Heather Haupt, 2017-05-30 Bringing chivalry back into our modern day curiosity over consistency world this book shows us how to inspire today s generation of young boys to pursue honor courage and compassion In an age when respect and honor seem like distant and antiquated relics how can we equip boys to pursue valor and courageously put the needs of others before their own This book helps parents to inspire their boys by captivating their imagination and honoring their love for adventure Heather Haupt explores how knights historically lived out various aspects of the knights Code of Chivalry as depicted in the French epic Song of Roland and how boys can embody these same ideals now When we issue the challenge and give boys the reasons why it is worth pursuing we step forward on an incredible journey towards raising the kind of boys who just like the knights of old make an impact in their world now and for the rest of their lives

<u>Work Optional</u> Tanja Hester,2019-02-12 A practical action guide for financial independence and early retirement from the popular Our Next Life blogger In today s work culture we re expected to hustle around the clock But what if you could escape the traditional path and get on one that doesn t require working full time until age 65 What if you could wake up every day

without an alarm clock and do the things you love most Tanja Hester and her husband Mark left their crazed careerist lifestyle to live their dream life in Lake Tahoe retiring early from high stress careers Now Tanja will help you map out a customized plan for freedom and make it easy to succeed whether you re good at math and budgeting or not Work Optional is more than just a financial plan it s a plan for your whole life designed by you not by an employer or clients Tanja walks you through envisioning your dream life accounting for variables such as health care and children protecting yourself from recessions and future unknowns and achieving a purpose filled early retirement semi retirement or career intermission with completely doable non penny pinching steps You can live a happier more meaningful life free from the daily grind Regardless of where you are in your career Work Optionalwill get you there

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## **Frugal Gift Giving Introduction**

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