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Beware of These 5 Signs You're Becoming Less Frugal

by Brittany Lyte on 21 November 2014

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There comes a point in every careful spender's life when they've become so darn good at this whole frugality thing that they no longer need to track their finances so strictly. It's not that they've earned the right to splurge, but rather they've earned themselves a little leeway in those shoestring spending habits. (See also: [47 Simple Ways to Waste Money](#))

Read on for our round-up of the sure-fire signs that you've mastered the trade of frugal living — and won the right to let loose.

1. You Pass Up on Couponing

It used to be that you'd dine out only with coupons in hand. But lately you've been choosing restaurants by choice rather than special offer. Because where's the joy in a good deal if you're not getting what you want? You're still getting your bang for your buck by skipping the appetizers and ordering dishes that make for great leftovers, only now you're enjoying the added bonus of eating where and what you're in the mood for.

Passing up on couponing isn't just a sign of becoming less frugal, it's also a sign of the times. No matter your financial situation, there's less reason to use coupons today more than ever. [Coupons for restaurant meals and groceries have dropped off by 7%](#) in recent years, research shows. At the same time, there's been an increase in the number of coupons for items that consumers are less likely to need on a regular basis, like cough drops or wall paint. Not only that, but coupons are also becoming less generous, offering smaller discounts.

2. You've Revamped Your Budget

Your original penny-wise budget included the leanest figures ever. But after careful consideration, you've decided to up the ante and allow yourself a little breathing room. You know, for Sunday afternoon ice cream cones and such.

["Living on a strict budget is not fun,"](#) advises R. Joseph Ritter, Jr., president of Zacchaeus Financial Counseling. "Trying to make it work for a long time is emotionally draining. Intentionally build a small expense in the budget for a weekend away, new gadget, or some other reward that doesn't kill the budget. Anticipating a trip or new purchase takes the drudgery out of budgeting."

3. You're Buying Berries Again

The \$7 price tag used to faze you, but now you're recalculating the cost versus health benefits of a pint of blueberries.

"Unhealthy food is indeed often more accessible and cheaper than healthy alternatives," writes Nerd Fitness blogger Taylor. "Unfortunately, it's these very foods that make us unhealthy and overweight, causing all sorts of incredibly expensive medical problems down the road."

Instead of looking at the price per calorie ("I got soo many french fries, what a great deal!"), Taylor suggests we seek out foods with the best price per nutrient — [the greatest amount of nutrients for the least amount of money](#). And while blueberries are usually expensive, they're one of the world's greatest natural antioxidants with countless health and body benefits. When you start realizing that healthy eating is an important investment in your future, you know you're on the right track to building a wiser budget.

4. You're Spending More on Things You'll Get a Lot of Use From

You've learned that sometimes, it's best to pay up. A good mattress, a quality pair of jeans — these are things worth spending a little extra on because you want them to last.

"Consider usage time," writes reporter Regina Lewis in a story for USA TODAY. "The average American sleeps roughly a third of their lifetime. That's eight-and-half hours a night, or more than 3,000 hours a year. From that perspective, a top-of-the-line memory foam mattress for [\\$2,000 to \\$3,000, seems like money well spent](#)."

"A similar case can be made for not skimping on smartphones. The average American now checks their phone 150 times a day — about once every six minutes. On a cost-per-usage basis, they're a relative steal."

5. You're No Longer Averse to Splitting the Bill — Even If Your

Order Cost Less

You've realized that the people in your life are worth more than the \$7 you'll save if you get separate checks at dinner. Sometimes it's easier — and more socially appealing — to split the bill down the middle, even when it means shelling out the few extra bucks.

"Life isn't necessarily about even exchanges, so it's not always going to work out to the penny," said Seattle etiquette consultant Mary Mitchell. "But I think what's important is the intent of it. People who are that stingy are probably [stingy with their spirit](#) as well."

Are you losing your frugal edge? What are the signs?

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