



**One couple's quest to discover  
the beauty in living with less**

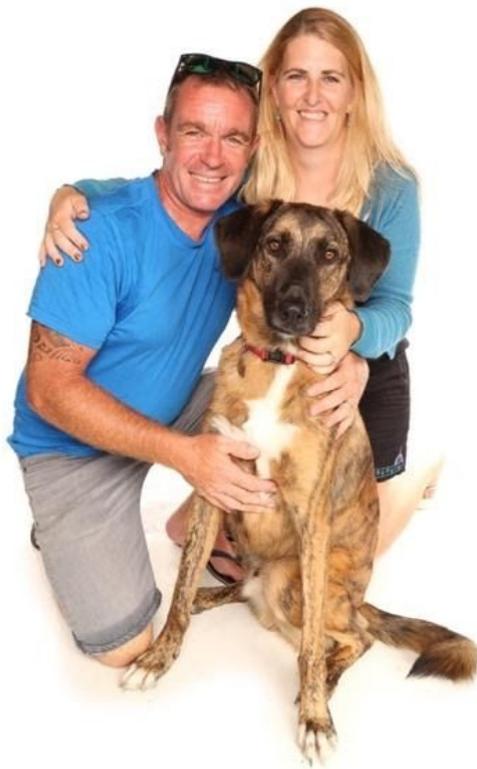
**Save More, Owe Less  
Live More, Stress Less  
Be More Own Less**

**Katherine Bennett**

### **About the Author**

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She is also the author of *Antics of an Afghan Street Hound: The Unusual Life of Darakht the Nowzad Rescue*.



**Well-Lived Life with Less**  
One Couple's Quest To Discover  
The Beauty In Living Well With Less

**By Katherine Bennett**

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For my husband Dave, as always, for your love, support and belief in me. And for Darakht for teaching us the value of simplicity.

***“Live the life you have imagined”***<sup>1</sup>  
- Henry David Thoreau

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<sup>1</sup> <https://awakenthegreatnesswithin.com/34-inspiring-henry-david-thoreau-quotes>

## Introduction: What Is Less?

For many years I hankered after a simpler life. One that would enable me to work from wherever I am. To not be tied to a geographical base or reliant on one income stream. Until my early thirties when I relocated from London to the south coast and met my future husband, I had lived a fairly nomadic lifestyle. Yet it had never curbed my fondness for accumulating stuff. I admired the zeitgeist of minimalism, self-sufficiency and off-grid living without knowing how this fitted into my life or how to get there. And now, even though we've bought a house as a long-term investment I still feel like we own too much stuff.

In 2018 I finally bit the bullet and REALLY started decluttering. I found that whilst I clearly had an emotional attachment to my belongings, the emotions I experienced on shedding my 'stuff' skin were relief and clarity and a lightness I had not experienced since childhood.

This isn't a 'how to' book, more an account of our journey and what it continues to take to reach our destination. Think of it as a persuasion manual - thoughts, ideas and experiences combined with insights from other writers and who have inspired us.

I chart the highs and lows, successes and failures, what we still need to learn and mistakes we've made along the way. But more importantly, how we're applying our newfound knowledge and insight to future campervan life. We hope it inspires you to seek your own path to a well-lived life with less:

Save More, Owe Less  
Live More, Stress Less  
Be More, Own Less

*“Too many people spend money they haven’t earned, to buy things they don’t want, to impress people they don’t like”.<sup>2</sup>*

Will Rogers

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<sup>2</sup> <https://www.goodreads.com/quotes/238077-too-many-people-spend-money-they-haven-t-earned-to-buy>

## Defining Success: A Decade of Difference

I spent my late 20s and early 30s being aspirational and, back when I cared (more) about what people thought of me, I had a different definition of success. However, on relocating to Bournemouth in 2009 I decided I wanted to live a more bohemian life. At the time, I didn't know how to get there and did all of the things I thought I should be doing, like having a full-time desk job which I hated but with prospects and my own flat (as opposed to a house share which is all I could afford in London).

Luckily I met my husband and in August 2016 after five years of renting we bought the all-important house, symbol of making it (having renovated then sold a flat to be able to afford it). We finally had what we thought we wanted but after less than 12-months in this large four-bedroomed property, the wanderlust and nomadic disposition resurfaced. We also now knew we didn't want to live a conventional life or do what other people 'expected' of us.

I think the first time it really struck a chord was shortly after we moved in and a family member commented that next door's garden was something to aspire to. It's a very nice garden but aspiring to what other people 'have' and are doing with their properties is not my definition of success. As Mark Twain once said, "comparison is the death of joy".

Perhaps because of the credit rating we worked so hard to improve to qualify for a joint mortgage, I felt I should still want the same things but suburbia isn't for me and people change. After months of wrestling with these emotions my worry and guilt were unfounded as I am married to somebody who shares that vision and wants the same things out of life.

I also felt greedy and that I needed to share the space, seeing as we have no plans to fill the house with children. However, we do appreciate that it's a long-term investment and the options this gives us at this point in our lives. So we plan to keep the house but not necessarily live in it for long periods, at least in the medium term.

I do acknowledge that this sounds like I'm complaining about first world problems and we're lucky to be able to afford to buy a house when not everyone can, right? But you only have one life. Having lost a few people close to us in age over the years, we want to make our lives count and have a bloody good time doing it. Besides, 'settling down' in the conventional sense (and our parents' definition of this) scares me witless.

*“Trying to be happy by accumulating possessions is like trying to satisfy hunger by taping sandwiches all over your body”.<sup>3</sup>*

Roger J. Corless

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<sup>3</sup> <https://www.goodreads.com/quotes/1107985-trying-to-be-happy-by-accumulating-possessions-is-like-trying>

## Shedding Our Stuff Skins: How We're Decluttering

In this chapter, decluttering is discussed in the context of how we are endeavouring to live with less but I want to be clear that it isn't a 'how to' declutter guide. Whilst the plan is to fulfil our ambition to travel the world in a campervan, two or more years is a long time to continue to feel encumbered by possessions. And whilst an exciting end-goal is one of the biggest motivators for our lifestyle overhaul, the process of decluttering hasn't always been easy.

When we first embarked on our decluttering journey, I realised I had been treating our stuff like a museum curator collecting and displaying objects other people would like, identify with or be impressed by. Something fundamental had to change.

It hasn't happened in one go. Some items went immediately, others not until the second or third sweep and it's very much a life skill. For those things it's been hardest to part with, I've learnt to emotionally detach and remind myself that above all, these possessions are not needed. Some of them were definitely *wanted*, be it for reasons of guilt, obligation, sentimentality or accepting that I had wasted my money, but they weren't *needed* and it's important to make the distinction. I also know that it was about having something to show for the money I'd spent on stuff. Ultimately however, the money has already been spent and you cannot change that. But what you can do is change your relationship with money, what you choose to do with it and its significance or purpose to you.

Decluttering is confronting yourself and the choices you have made and therefore integral to a lifestyle change such as ours. It has also been self-perpetuating because the tools I required to allow myself to physically declutter have positively influenced my mental wellbeing and vice versa because they are intrinsically linked. It's taken decades for me to be ready for both the physical act of removing certain possessions from my life and the mental impact of decluttering. But it would also have been futile to rid myself of a load of possessions if I hadn't learnt along the way and changed as a person, like putting a plaster over a wound.

The 80/20 principle also holds true for one's possessions, in that 80% of utility comes from 20% of the possessions we own – so ask yourself if an item is adding value or simply creating clutter. Of course, there is also the classic approach of saying goodbye to those items you haven't used for a year or more.

An appreciation of the benefits of the process has also taken my husband by surprise. He sometimes comments to friends and family that the house doesn't look all that different. That's not to say he doesn't appreciate the outcome of decluttering, rather how much we previously owned that we didn't use. This highlights how much we don't miss our stuff and can't remember most of what we have sold, given away or recycled.

Here is a snapshot of what we've got rid of which gives an idea of the extent of our cull so far. Although I've been gradually decluttering for several years, it would be disingenuous to list those items as they weren't sales I made with the intention of putting the money towards experiences instead of more stuff. Back then, whilst I thought I was quite good at selling what I no longer used, the money was often earmarked for more stuff on my wish list.

Together with a flight delay rebate from a trip to Ireland to visit family last autumn, some of the money from these items paid for a return Eurotunnel trip to France as well as a two-week camping pitch complete with electric hook-up.

We have also donated hundreds of items to charity, recycled responsibly or given them to family and friends (who I know will make more use of them than we have). I regret not making a note of everything we said adios to, but there was no stopping me once I got into my stride. Nevertheless, here is a glimpse of how cluttered the house was and if I can do it, so can you!

SOLD	CHARITY/FAMILY/ FRIENDS	THROWN/RECYCLED
<p><b>Kitchen</b> China Afternoon Tea Set/Coffee Machine/Grinder/Couple's Calendar/Denny's Catering Apron Lakeland Avocado Cover/Silicone Ice Cube Tray/Vacu Vin Wine Cooler/Shopping Trolley</p> <p><b>Dining Room</b> Camembert Baker/Platter</p> <p><b>Lounge</b> Art Deco Style Lamp/Bluetooth Speaker &amp; Bag/Books/CDS/DVDs/Boxsets/BT Wireless Router/BT YouView HD Box/Moroccan Lantern/Elephant Wind Chime/Nintendo DS &amp; Games</p> <p><b>Office</b> iPad/iPhones/LG Flatron LCD Monitor/NatWest Moneybox Magnifier/Satnav</p> <p><b>Shed &amp; Greenhouse</b> Chicken Coop/Accessories/Bike Helmet</p> <p><b>Children</b> Soft Toys, Books</p> <p><b>Clothing &amp; Accessories</b> Adidas Mens' Trainers/Art Deco Style Bottles/Radley Passport Holder/Superdry Ladies' Beanie Hat Burberry Men's Watch/Past Times Compact Set/Radley London Leather</p> <p><b>The Dog</b> Folding Training Crate/Adjustable Dog Harness/Septic Tank Kit</p> <p><b>Bathroom</b> Mitchum Deodorant x2/Sanctuary Spa Hand Cream/Moisturiser</p>	<p>Bowls/Mugs/Espresso Cups Cookbooks/Cutlery/Food To Food Bank/Household Cleaning Products</p> <p>Mulled Wine Glasses/Coasters/Table Mats/Decanter /Wine Glasses/Vases</p> <p>Board Games/Cushions/Throws Storage Boxes/USB Sticks &amp; Cables/Storage Boxes</p> <p>Lever Arch Files Pens, Self-Help Books</p> <p>Seed Trays/Hose Fittings/Plant Pots (Ceramic)/Camping Equipment</p>	<p>Old Photos Old School Coursework Old School Reports</p> <p>Plant Pots (Recyclable)</p> <p>Cardigans/Jumpers Compacts/Costume Jewellery Dresses/Shirts Hats/Gloves/Handbags Jeans/Shorts/Trousers Socks/Shoes/Sandals/ Trainers/Suits/Jackets</p>

Plenty of people have commented that they struggle to sustain a decluttered home. It isn't a one-off activity; in order to minimise, you have to constantly declutter and be mindful of what you bring into your home, be it mental or physical. I am still revisiting rooms, cupboards, wardrobes and other forms of storage. This is, I suspect, because I have grown a thicker 'stuff skin' and become more emotionally detached the deeper into the process we have delved.

Marie Kondo really captured the zeitgeist when she said that things in your home should bring you joy. In my case, those possessions which invoke negative thoughts have also gone. However, I can honestly say that I barely remember the majority of what we've gotten rid of, let alone miss it. Whilst the list later in this chapter is a stark reminder, it will eventually be consigned to my subconscious and these possessions will matter even less.

*“When a woman says I have nothing to wear, what she really means is, there’s nothing here for who I’m supposed to be today”.<sup>4</sup>*

Caitlin Moran, How To Be A Woman

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<sup>4</sup> <https://thoughtcatalog.com/nico-lang/2013/10/15-kick-ass-caitlin-moran-quotes-that-will-make-you-proud-to-be-a-feminist>

## **Don't Look A Clotheshorse In The Mouth**

Reducing the amount of clothes I own has made dressing in the mornings far easier. Gone also is the constant reminder of past lapses of discipline and money squandered on clothes I've barely or never worn. Scarves, socks, jeans, trousers, camisole tops, t-shirts, jumpers, coats, hoodies, shoes, sandals, dresses, cardigans. You name it, they've all gone the way of the charity shop because really, how many clothes does a girl need? I've probably halved my wardrobe and still wear the same few outfits most of the time.

Until a few years ago I was a Primark aficionado. There, I've said it. I initially stopped because my social conscience would no longer let me, but it also became about not buying into the false economy of cheap clothes. I now try to buy the best quality I can afford and avoid shops where clothes are questionably cheap, however tempting three tops for the cost of one elsewhere is.

For decades, women's magazines have been extolling the virtues of the capsule wardrobe for decades with their three different outfits worn three different ways with matching accessories. And I resisted their advice for a long time, dismissing it as something for the cash-rich who only shopped in places like Joules, Reiss and Jaeger. But then I finally got it. Really, capsule wardrobe is just a posh description for mixing and matching your clothes to create different outfits. It totally makes sense now to wear the same items in different ways without them wearing out because they're good quality and durable. And having too much choice just confuses me.

Back when I cared (more) what people thought of me, feeling observed and that they (other women) would remember what I had worn the day before dominated how I dressed. Now if the same anxiety arises (as it's a hard habit to break), I remind myself that I can't recall what my colleagues have worn the day before so why should they remember mine? Besides, most of us are too caught up in ourselves to care about things like that. A colleague really made me smile recently when she referred to her three work outfits (we job share so are only in three days a week each). It was a helpful reminder not to worry about the perceived judgment of other women.

Camping in Ile de Re, France this summer I learnt more valuable lessons about my clothing choices. I packed with the best of intentions and took away fewer outfits than I would have before I began this decluttering journey. In fact it was my husband who commented that I wasn't taking enough clothes and he was going to take more. I don't know what it is about holidays which makes us fall off the wagon and take too much stuff - a fear of lack of choice maybe? Whatever the reason, I have finally taken on board that it's all about the layers.

It was the perfect set-up for a capsule wardrobe because we just washed the same few clothes we wanted to wear again, especially when they dried so quickly in the 35-degree heat. I didn't buy anything as I couldn't justify it when I hadn't worn half the clothes I'd brought with me; we both ended up taking home more clothes than we wore. In any case, most of the floaty dresses and playsuits I saw were being sold at over-inflated tourist prices and these days we generally prefer to buy something nice for the house when we go on holiday.

Day to day, I wear little make-up. In fact my staple is mascara, eyeliner and concealer. I knew I'd wear even less on holiday but it still didn't stop me from taking my 'extra' make-up, i.e. eyeshadow and liquid liner which only gets worn every couple of months or so. Most of the time I couldn't be bothered and on the one evening I did wear make-up for our wedding anniversary meal, it was sliding off my face quicker than I could apply it. Even then, I stuck to my mascara and eyeliner - no concealer was needed as it would've looked strange on my tanned face or been sweated off. I'd already given away make-up I bought years ago but never used and didn't think I would need to cull my collection again but a further declutter followed post-holiday.

Whilst it was too hot for perfume during the day and at night it attracts mosquitoes of course, I still took two different bottles and several of nail varnish. Next year it will be one of each.

When it comes to jewellery these days I prefer to own fewer items but of higher quality and generally only silver (when I can afford to buy it). Until a couple of years ago I loved my costume jewellery and owned more than I could wear in a month. On holiday, I wore one of my novelty rings once and the rest of the time my two silver rings. Since returning home I've given away even more costume jewellery despite already having scaled back massively on what I own.

When it came to toiletries I used maybe 30% of what I packed, finding instead that some products became multipurpose. I wish I'd thought to do this before we left but never mind, it's a lesson learnt for next year. I found some natural, handmade soaps at one of the island's lovely markets; wonderfully fragrant melon, cassis, grapefruit, green apple and Argan oil (5 for €10). They will last ages and like other soap bars, will be grated and added to our homemade washing powder once they are nearly finished.

#### **Multipurpose products to save you money and space**

- E45 - After Sun, moisturiser, foot cream
- Washing-up liquid - dishes, stain remover and car wash (especially sticky tree sap) which is perfectly logical when you think how it cuts through grease and other nasties
- Laundry liquid (plant-based) for both clothes and dishes (which I learnt when our washing-up liquid went walkabout)
- Shampoo – a very effective shower gel, hand soap and washing liquid

*“We have to cultivate contentment with what we have. We really don’t need much. When you know this, the mind settles down. Cultivate generosity. Delight in giving. Learn to live lightly”.<sup>5</sup>*

Jetsunma Tenzin Palmo

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<sup>5</sup> <https://www.azquotes.com/quote/584309>

## **The Lost Art of Borrowing**

You don't have to own everything that you need to use in life. Borrowing is what we did before we became a nation of owning everything ourselves. I'm proud to not be a 'just in case' consumer anymore, as we have recently started to borrow things from other people where possible. Dave has been particularly good at reminding me of this when I've been tempted to purchase something I think we need.

There has been a real resurgence in the borrowing movement in recent years and websites such as Fatlama and Rent My Items have sprung up for exactly this purpose. It's about living for now and only buying things if and when you need to, rather than for an imagined future when they might come in handy (which is where I went wrong). Our philosophy now is if we really miss something we can always buy it again, although that's highly unlikely to happen.

Of course, there's also the option of renting out your own belongings to make a bit of extra cash. From gazebos and roof boxes to barbeques and bikes, you'll be surprised what people will pay you to lend them stuff. The two kite surfs my husband Dave hasn't used since 2013 spring to mind....

Whilst being a necessary addition now that we have a large hound to fit in the car, we did fall down on the borrowing front with our holiday roof box. For some reason we decided that we 'needed' one of our own and an expensive Thule roof box at that; upwards of £150 and that's eBay's cheapest price) which we would have only used once or twice a year. We went as far as starting to save the money towards it but in the end some friends offered to lend us theirs. This was a lesson learned in the art of borrowing.

### **Campervan Couple**

On our holiday to Ile de Re off the coast of La Rochelle in France this summer, having the dog was a good thing in many ways. Whilst we weren't watching the pennies as we had saved enough money to enjoy ourselves without worrying, it restricted where we could go which meant we spent less money.

Other than a few trips to the campsite pub to watch the 2018 World Cup, there was only evening when we ate out at a restaurant and this was for our wedding anniversary. It was also in the nearest town to the campsite and only a 20 to 25-minute walk so no taxi fares were involved. We had a few lovely lunches out instead which worked out a lot cheaper and we didn't have to pay for a bus or taxi to get us home.

In the evenings, we really did just prefer to either eat something delicious we had found at one of the many markets or cook either a tried and tested dish or a recipe from our well-worn copy of *Guyrope Gourmet*. In fact, it is the author of this book who suggests getting an empty camping gas bottle from your local household recycling centre and only paying for the refill.

We did have electric hook-up which always requires more stuff but we still managed to borrow a fair amount. Mum and Dad have a plethora of camping equipment which they willingly lend us unless they're going to be away themselves as they camp fairly often. They've also donated various items such as tables and chairs when they've upgraded their own kit which has saved us a fair bit of money over the years.

So the majority of equipment we managed to borrow, not purchase and those items we did buy will live in our campervan and be used regularly instead of every two or three years on a two-week camping trip. Some of our camping equipment will also become obsolete so it will either be given away or sold and the money put towards what we will need to live comfortably in the van. We will of course be sourcing as much as possible second-hand.

This camping trip further highlighted the benefits of owning a campervan in a few years' time. Each time we have to leave a place, there will not be the gargantuan task of packing up our equipment and belongings and cramming them back into the car, as well as the inevitable task of properly cleaning out our canvass abode once we are home again. Everything will have a home in the van and the lack of packing-up will foster more spontaneity, which is half the point of van life. In the interim though, we'll still camp and continue to heed the lessons learnt from France this summer.

*“Real wealth, security, and contentment come not from the trinkets we amass, but from how we spend the one life we’ve been given”.<sup>6</sup>*

The Minimalists

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<sup>6</sup> <https://www.theminimalists.com/broke>

## **Storage: Stealth Clutter**

I used to think that once I owned a house it would be okay to have clutter (not I thought of it as clutter at the time), because my stuff wouldn't be going anywhere. Unlike in my nomadic life at the time when I would cart all my stuff around whenever I moved house (which was fairly often), or paid for it to be stored if there wasn't room for it in the new place.

Three out of the five properties we've lived in during the past eight years have been rented. In every instance we paid over the odds (to the tune of hundreds each year) to store our stuff. Despite this, each time we took our belongings back out of storage, most of the items we had forgotten we owned. But we never learnt from this. The irony is that now we own a sizable house, most of what we stored for all those years we no longer have, with the exception of furniture, white goods, camping gear, etc.

We have friends with 3 or 4-bedroom houses complete with garden buildings and garages who are still paying up to £100 per month for storage units. That's their business, but I'm so glad we've come to our senses on this subject.

So let's talk storage boxes. Pretty to look at but stealth clutter harbouring hoarding criminals, in my opinion. Thankfully I've now tackled the lovely storage boxes gathering dust on our shelves, reducing their contents and donating the boxes to charity. It has been one of the last bastions of decluttering having tried and failed to sort them out as they contained photos, school mementoes, wedding and honeymoon paraphernalia and other sentimental belongings.

In the process of sorting out our own boxes I found newspaper clippings from 2006 and 2011 about decluttering and making passive income, so the seed had obviously been sewn. You could say it was a perfect example of hoarding stuff and never using it!

## **Other Wall Art**

I love vintage travel and railway posters and postcards which depict an aspect of like, as opposed to something abstract like scenery. As a result however, I've amassed a collection of vintage-style postcards half of which have never seen the light of day, let alone been framed. 24 of the postcards are displayed in a big aperture frame, but a further 28 are languishing in a cupboard in the office waiting for somebody to buy them on eBay. If however after their fifth relisting they don't sell I will donate them to charity.

This has been my MO for the other items I sell both on Amazon and eBay with the exception of books, CDs and technology. With these items, I always check their sale price on Mazuma Mobile, Music Magpie, Ziffit and We Buy Books. This isn't about maximizing profit but rather that my belongings may never leave a charity shop's storeroom and in that sense, I'm just contributing to over-consumption, aren't I?

## **Wedding Mementos & School Memorabilia**

When it came to our wedding I was definitely stealth hoarding. Instead of going through everything, keeping one of each item and getting rid of the duplicates (as I have now done), I would just buy another pretty storage box (which are by no means small and take up quite a bit of space on the book shelf) and complain that we didn't have enough storage and a nice sideboard would take care of this.

But if I was to take a step back, I guess it's taken three years and a significant decluttering journey to be ready. Which brings me neatly on to school reports, newsletters, certificates of education, photos, letters to/from friends, etc. These are my oldest possessions and the hardest to take an objective and honest look at. Like the school paraphernalia, I must also have kept 80% of the postcards friends have sent me over the past two decades which evoked the same emotions as the storage boxes, probably because I haven't looked at them in so long. They caused me to think about the decades that have gone by, years of being in debt and not being able to join friends on holidays, make more memories and so on. However, those invoking fond memories have been kept.

### **Lofty Ambitions**

The loft is the denizen of stealth clutter in many people's homes and I've only half-heartedly decluttered our loft space so far. But now that I have a thicker stuff skin the possessions it houses really need revisiting. I guess you could argue that it's out of sight, out of mind and why should it matter, but it bothers me because I know the stuff's there and it feels like I'm letting the rest of the house down by not giving it the same decluttering treatment. The mental clarity and lightness I've felt by decluttering means that not tackling every space in the house obscures my thinking and eats away at me.

My previous loft declutter mainly involved removing items which we never used and selling, donating or throwing them away as appropriate, such as old iPhones, cables, landline handsets, etc. But I know for a fact that I don't have the full picture of what's in our loft so I think this time I will take a notepad with me and list everything that's up there. It felt quite overwhelming with not all of our belongings being easily accessible. With a list of everything, I can tick off what we don't want to keep before I go back up there and finish the job.

That's not to say that the loft doesn't have a purpose and for us it's ideal for those things we only need to use occasionally, like suitcases, Christmas decorations and year-end accounts which I keep for five years before shredding. It also houses packing boxes which I would normally have recycled but am keeping for when we downsize. I am running out of things to sell on Amazon and eBay, so we probably don't need to keep so many smaller boxes but they're not hurting anybody until then.

I'm also adamant that we don't pay for a storage unit while we're abroad in the campervan. We're not comfortable about storing anything in our loft once the house is rented out so we have no choice but to clear it out when the time comes. In any case, our future tenants may wish to use the space although a compromise may be to put one of those secure storage boxes up there for our own and one in the garden if we need it.

### **Photographs**

This is another area I have procrastinated about tackling. Whenever it did cross my mind to make a start I would tell myself it was a cold winter's day/rainy day task. But five or six months is a long time to feel dispirited each time you look at your bookshelves, so I started on a hot Sunday in late June instead.

In recent months I've come to the conclusion that I don't actually like photo albums. The few I do have with photos in them are twenty years old and never been updated, so I've removed the photos and donated the albums to charity. I much prefer photos to be on display around the house and whilst we have a select few wedding photos in frames on the wall and shelves, I've always wanted to frame the best ones of our guests from our wedding photo booth. And, as we've just celebrated our third wedding anniversary and they're still languishing in a folder on the computer, there's no time like the present.

In her book *Spark Joy*, Marie Kondo suggests categorizing your photo, picking the best and getting rid of duplicates. So I got curating, sorting them into the following categories:

- Dave and I as a couple
- Dave, Darakht and I as a fur family
- Our families
- Friends
- Holidays
- Wedding
- Honeymoon

Next, I dug out photograph albums I've had for years but never filled and placed them next to our photos so I could see if particular memories suited a particular album. I tried to be ruthless and work to the following criteria:

- No random buildings; it's all about people and animals
- Shred or throw away those:
  - I wouldn't display in a picture frame
  - I've kept out of a sense of obligation
  - which evoke no nice memories or positive emotions whatsoever
  - featuring people, places or scenery I never liked, don't know or remember

I'm now in the process of choosing some aperture frames but it takes time so in the meantime they are all in one storage box, alongside Dave's photos from before we met. This is a decluttering project in itself, but not something I would ever force him to do. Although I suspect he will be quite keen to once we downsize to the extension.

Other photos I want to keep but there isn't wall space to display, have been scanned into the computer and the originals shredded or thrown away. You may well argue that it's now digital clutter, but I'm okay with that as I have the option to freshen up or rotate what's in the picture frames. And if I never do, they'll be deleted as part of a digital declutter down the line.

The Freeprints App is a really affordable way of printing lots of photos as each person with the App gets 45 free prints every month, so now tackle all the photos we've never printed off....

*“Tsundoku: the constant act of buying books but never reading them so that they pile up in one's room”.*<sup>7</sup>

Collins English Dictionary

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<sup>7</sup> <https://www.collinsdictionary.com/submission/16595/tsundoku>

## Shelving My Books

In 2014 we were living in what would be our last rented property (although we didn't know it at the time). As ever, we were paying for a storage unit for the possessions we couldn't cram into our home. Most of my books had been carted back and forth to the various storage units we've had over the years, so I adopted a no new fiction policy and only read books on my Kindle in an attempt not to accumulate more. I guess I must have been in the early stages of honing my decluttering sensibilities but it's taken four years and two moves during which I continued to buy more books than I read.

On carrying out the biggest book decluttering exercise of my LIFE, I discovered that there is in fact a Japanese word for this which even has an entry in the Collins English Dictionary. I'm a voracious reader and would never have considered parting with as many books as I now have. But it finally imploded last autumn when I realised I'd put two books I already owned on my birthday wishlist. It was time for a serious decluttering exercise.

When it came to culling my beloved books, far from feeling sad and bereft as I expected to, I felt great so much so that I've been even more ruthless since. Looking back there was definitely an element of relief at having a valid reason to kiss goodbye to those books I thought I should own, in other words aspirational purchases. They were also a permanent reminder of how much money I've spent on them over the years.

A few months back, my husband and various lovely family members converted our third bedroom into an office complete with wrap-around ceiling height cupboards. Prior to this, my many 'office books' had resided in our tiny, unused conservatory, but instead of cramming them onto the new shelves, I used it as an exercise in culling business books I hadn't read but felt that I should own. They have since either been sold on Amazon, eBay, Music Magpie, Mazuma Mobile, We Buy Books or Ziffit or given to charity. And I haven't once missed them.

I now appreciate that I don't have to own every book I read or buy everything I want to read; e-readers, book groups, libraries, family and friends with similar taste in books all help. The person I am chose those books, they do not define me nor should I feel the need to display them in my house to validate this. Marie Kondo's book was definitely an aspirational purchase, the kind of book I felt I should have on my coffee table. I bought it in March 2016, five months before we even moved into the house, but by the time I actually started to read it, I was already fully immersed in decluttering and doing much of what she suggested. Nevertheless, it's a great book and I've included it in *Sources of Inspiration* as I love many of her ideas and insights and it's a great motivator if you're finding it hard to get going.

### **Read the books you want to without cluttering your shelves**

If you have an e-reader, Kindle 99p books are great value. There are also a myriad of websites where you can swap books with other readers for free and potentially save yourself some money.

*“Simplify. Identify the essential.  
Eliminate the rest”.<sup>8</sup>*

Leo Babauta

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<sup>8</sup> <https://zenhabits.net/the-first-rule-of-simplifying-identify-the-essential-or-how-to-avoid-the-void>

## Performing A Technology Lobotomy

I've got perverse pleasure from going around the house and unearthing old devices, their cables and other paraphernalia. And I have no problem with upgrading technology, especially if it's pretty old and no longer serving our needs. I would much rather see our old tech reused than relegated to the household recycling centre before eventually finding its way to landfill.

My husband also upgraded his iPad a few years ago. Since then, his old tablet has been gathering dust in the loft alongside several iPhones. Not only did getting rid of them reduce our possessions a bit more, but it was 100% profit because each of the phones had come with a monthly contract.

Many big-name stores sell end of line stock, refurbished gadgets and returned items on auction websites including eBay so that will be my first port of call next time we need to touch up our technology. I really respect the practice of using what's already been manufactured, rather than increasing its carbon footprint. I'm writing this book on a refurbished MacBook Pro (75% cheaper than a new one with 12-month warranty).

At the end of our first technology lobotomy, we're left with the following (no unused old devices lurking just out of sight). Each device is used regularly enough to justify its existence:

- iPad (x2), iPhone (x2) & iPod
- Kindle (when we travel I use the App on my iPad or iPhone)
- Bluetooth Speaker
- Firestick & Chromecast
- MacBook Pro
- Ultra-Wide Monitor (instead of two small ones)
- Wireless Keyboard & Mouse
- TVs (lounge, our bedroom, spare bedroom)
- Stereo System
- Digital Radios (x3)

### DVDs: Digital Dinosaurs

Unless you're over 21, DVDs are probably digital dinosaurs. Having said that, it's technology that has enabled me to purge my own collection, most of which we've only watched once. Surprisingly, Dave agreed it was a good idea and has just kept a few token DVDs, when I was expecting him to say that I would be listing him on eBay next (a favourite joke of his).

So, getting rid of our DVDs came very easily. The majority of our collection has been carted back and forth to the various storage units we've had over the years. When they have been in the house, most have sat on the bookshelf collecting dust. I resisted doing anything about mine for years but in the end I rationalised it with the fact that like any mass-produced product, I could always re-purchase second-hand copies of those I missed (I haven't). I associated them with the ridiculous amount of money I've spent on DVDs and videos over the years which I'll never make back (particularly those bought on credit in my twenties and early thirties). Where's the fun in that? It's just bad karma.

My MO has been to list the highest-value DVDs on Amazon and sell the rest for a nominal amount via Ziffit and Music Magpie. Hopefully they'll be bought by somebody who doesn't have much money or can't afford brand new DVDs. And I'll do the same with our CDs when the time comes.

What's been interesting about ditching our DVDs and books is other people's reactions. More often than not they've looked aghast when we've talked about purging our collection. Some commented that having DVDs or books on display is great for when other people come to visit as it's a shared interest. My response is always that you don't need all your purchases on display to share an interest with them. I'm a curious beast sometimes and it's always bothered me when people have expressed opinions or made judgments about my book, DVD or CD choices. As our collection is now so minimal this is no longer a problem and another unexpected benefit of decluttering. But each to their own as it's a very personal pursuit and you'll have different motivations and desired outcomes to ours.

For us, an Amazon Prime account with access to unlimited films and TV shows, Firestick in our lounge and Chromecast in the bedroom ensures more than enough viewing choices.

### **Fire TV Stick**

We cancelled our Sky package because by the end of the contract we were paying £58.00 per month for TV channels we never watch. Those we do are mainly available on Freeview through our TV aerial. Amazon's Firestick provides us with access to Prime Video, BBC iPlayer, ITV Hub, Netflix, etc. and enables us to pick up where we left off when we're away via any TV HDMI port. Best of all, it's a one-off cost of £39.99.

### **Chromecast**

Google's media-streaming device was recommended to us by a friend and for a one-off cost of £30.00 Chromecast is very affordable entertainment without having to upgrade our 10-year-old TV. We can stream TV shows, films, music, games, sport, etc. through Apps including YouTube and Netflix. BBC iPlayer (if you're in the UK) can be streamed from an iPhone/iPad/Macbook straight to the TV (Android devices use Windows or Chromebook).

### **A More Compact Disc Collection**

The last bastion of entertainment in our house is the CD collection. Our CDs are much harder to part with it seems, which I haven't tackled yet with the exception of a handful I can categorically say I rarely or never listen to. And, when we travel anywhere the CDs stay at home because our songs and albums are stored digitally on iTunes and Amazon Music. I definitely think this is a positive thing as technology enables people to travel much lighter nowadays. It's a far cry from the 1990s when as a backpacker I would lug my 10cm-thick travel case from place to place, bulging with discs and my portable CD player.

I do accept though that CDs are a different animal as they don't take up nearly as much space. But I have the feeling Dave will be keener to lose them than pay for storage once we downsize our living space, but we'll see. Maybe their time will come when we have to replace our 20+ year-old stereo....

### **Ditch The Line Rental**

We've tried and failed at this because we haven't found a line-rental free broadband package without paying significantly more money. Until that changes, our workaround has been to not plug in a landline handset so we can't accrue any call charges and just pay an affordable £30.00 per month. I have sold previous handsets online or given them to charity. For the past few years I've also had a £10.00 per month SIM-only contract for my (refurbished) iPhone, which I bought part-exchange for my old out of contract device.

Here is the monetary result of our main technology lobotomy. You do incur fees on eBay (unless you're prepared to wait for no-fee days but I'm too impatient) and PayPal depending on the listing options, but it's still better than giving everything to charity not knowing if it will be bought or stay in the shop's storeroom. We also haven't used the money to buy more stuff; instead it went towards this summer's trip in France.

Website	Item	Sale Price
Ziffit	Books, DVDs & CDs	£22.85
We Buy Books	Books x7	£3.22
Mazuma	iPad (x1) - faulty	£15.00
Mobile	iPhones (x3 - one faulty)	£84.00
Music Magpie	92 DVDs	£12.59
	Nintendo DS + 2 games	£1.75
	Bluetooth speaker	£88.00
eBay	Bluetooth speaker bag	£9.99
	SatNav (very old – parts only)	£10.00
	LG Flatron LCD Monitors	£30.00
	BT YouView HD Box	£20.00
	Breaking Bad: Series 1-6	£13.00
	BT Home Hub Router	£5.60
		<b>£300.00</b>

### How The Human Rights Foundation Helps North Koreans 'One Flash Drive at a Time'

I found a lot of USB drives around the house as part of our technology lobotomy. Whilst some were corporate gifts rather than purchases it still felt like a glut, not to mention a mass of plastic waste. I felt there must be something I could do to ease my social conscience than just add them to landfill. And whilst seven USBs are a drop in the ocean, it adds up if everybody was to dispose of a similar number.

The Human Rights Foundation (HRF) has an amazing use for obsolete technology long-ago replaced with virtual/cloud storage. I became aware of this intriguing campaign when I was researching what to do with unwanted USBs and if it was possible to donate them to a UK charity. Instead, I posted them to the USA from where they were smuggled into North Korea.

Most North Korean citizens have devices with USB ports or access to them and the use of foreign information has grown significantly in the last 20 years. The regime is most threatened by its citizens obtaining external information. 1.1m are estimated to have viewed 120,000 donated USBs holding 48m hours of reading material and 2m hours of footage.

The government strictly prohibits any access to foreign information or media. Individuals found in possession of such material face severe punishment. HRF enables defectors to smuggle information into the country to contravene Kim Jong-un propaganda, such as e-books, films and an offline Korean Wikipedia; any new or different content from what most North Koreans know. HRF travel the world inspiring people to donate their USB drives and the process is really easy:

Step 1. Post your USB drives (8GB+) to the charity's campaign headquarters in California

Step 2. Or donate cash for them to buy extra drives (\$1 = one USB)

Step 3. USBs erased and any logos removed

Step 4. USBs smuggled into North Korea and distributed by a healthy black market

*“Strive not to be a success, but rather to be of value.”*

Albert Einstein

## **Digital Minimalism: My Social Media Purge**

Being more digitally minimalist and creating time and headspace is a happy outcome of spending less time engaging on social media.

I haven't been a prolific poster for several years, but an extensive purge has still been an integral part of my quest to rediscover my authentic self. There is a fair amount of writing, photos and other personal information I would like to remove both for security reasons and because I'm a pretty private person (hence no Facebook profile link in this book or on my website).

### **Facebook**

Facebook has always been my Achilles heel. Like many of my generation I've used it longer than any other social media channel. I would say that 90% of me wants to delete my Facebook account altogether but something always stops me. Why I didn't detox this digital dominator even longer ago is due to a number of reasons. I've yet to identify a specific emotion, be it fear of missing out, guilt, sentimentality or something else. I can only suppose that I must have more of an emotional attachment to it. For now, I'll settle for unfollowing those whose posts (unintentionally) make me feel bad about myself.

I have changed a great deal as a person in the past couple of years and gradually begun to engage less and less and share little personal information. So, when I am sent those anniversary posts Facebook is oh so fond of I really cringe as it just sounds so self-indulgent and curated.

Instead, I mainly post/share news articles/feature stories which interest me or petitions about causes I am passionate about, mainly involving animals. My self-esteem is also much more robust which in turn has made me more mindful, for example not accepting random friend requests because I feel flattered!

### **Twitter**

I recently deleted all but 39 followers from a list of several thousand I previously curated over a three-year period as a freelancer. I also deleted those who I followed with the exception of relevant/useful/inspiring users. This has enabled me to wipe the slate clean and start afresh, rather than deleting my old account altogether.

### **LinkedIn**

I rarely engage on LinkedIn these days, partly because in my experience it seems to have evolved from a historically business networking to social connections platform which was never its purpose. I've therefore decided to only stay connected with those I've either met in person or who've been supportive of my endeavours. This has also eliminated the number of unsolicited 'salesy' messages I receive from those I'm no longer connected with or have never even met.

### **Hootsuite**

I highly recommend this platform to anybody looking to reduce screen time or become more digitally minimalist. A dashboard allows you to view all your social media accounts on one screen and create lists of posts/users you wish to follow more closely. You can also utilise Hootsuite's scheduling function to post items ahead of time and reduce time online.

*“Being frugal doesn’t mean slashing your spending or depriving yourself of things that you enjoy. It means knowing the value of a dollar and making every effort to spend it wisely”.<sup>9</sup>*

Frank Sonnenberg

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<sup>9</sup> <https://www.franksonnenbergonline.com/blog/16-priceless-strategies-for-being-frugal>

## Going Part-Time: Work/Life Balance

In September 2017 the opportunity to job share arose. My work contract was due to finish at Christmas so I had to consider my options, be it finding another full-time position or having two part-time roles. Since April I had been covering a colleague's maternity leave and she was coming back to work part-time from January 2018.

I asked to be added to the redeployment list so that I had sight of vacancies before they were advertised on the organisation's website. But during that time nothing caught my eye other than another part-time role within the team. A colleague was leaving to travel the world with her son and husband and work remotely (which sparked an idea in my mind for other reasons) and my line manager felt this would dovetail nicely, so I expressed an interest in applying for both.

As more time passed however, the more I realised I didn't have any interest in the other role. I also worried that if I were to half-heartedly take the position, it wouldn't be fair on my job-share colleague in that role and, if I didn't enjoy it and wanted to leave the role, things could be very awkward. I also knew that wearing different hats on different days of the week was wishful thinking, especially if an issue arose that I needed to deal with. Looking outside of the organisation was not a prospect I relished either, having been there since April 2014 following a three-year stint of working for myself. I really enjoy my job and there was nothing else I wanted to do in my organisation at that point.

However, the chance to work part-time and spend the other half of the week building an online business to help sustain campervan life was an opportunity which may not arise again, so it warranted consideration at the very least. So, I put the idea of the job-share to Dave, suggesting that if I were to apply and be successful we could set a deadline of up to six months. If it wasn't working by then, I could either look for another part-time job to cover the shortfall or even a full-time position. I was extremely pleasantly surprised by his reaction. He was happy for me to do it and didn't see the need to set a deadline because he believes I can do anything I set my mind to. I loved my husband more than ever at that moment.

I let my line manager know that I would only be applying for the job share in my existing role. Their assumption had been that I had no interest in working part-time because we don't have children and that my husband must surely earn a high salary for us to be able to afford it (he doesn't, at least not enough to support both of us).

Dave did have some prerequisites about taking the part-time role. Firstly, I needed to work out how long we could afford for me to work part-time without supplementary income and secondly, research ways of generating extra income, passive or otherwise. I had a week of overtime to take following a very busy period and used the time to put together a table of things I thought I could do and how much I could expect to earn from them each month.

I had fantasised for years about working part-time and joked many times with Dave about doing so. But on a serious note, it is less about working fewer hours per week and more about being able to earn a living from my own endeavours and creativity and the timing was pure luck. I would not have been able to consider a part-time role even just a couple of years ago.

The wedding and getting on the property ladder were our priorities from 2015 to 2016. We are also in a much more stable position financially than even two years ago. And, as the house is a long-term investment we don't have to worry about two full-time salaries to boost our borrowing amount and have just taken out another two-year fixed term deal with our existing mortgage provider (see *Money-Saving Hacks For High-Value Purchases & Investments*).

As January approached my anxiety increased. Many questions swirled around in my head. Would I have enough money to buy what I needed each month? Would I be able to cover my costs? Until 2014 I was self-employed for three years, running what was never going to be anything more than a lifestyle business because my heart just wasn't in it. It also led to taking on projects and clients I didn't want to work on or with and not being paid on time or at all in some cases whilst also being reliant on that income. But I know that this time around I stand a much greater chance of success because the foundations have been properly laid, I have a part-time salary to supplement my income and our objectives are very different.

The transition to increased frugality now began in earnest. Already being a comparison shopper has made it easier in terms of utilities, insurance, etc., regularly checking bank accounts for unnecessary spending or obsolete direct debits/standing orders. I've always loved a bargain and get a real buzz from being frugal and making savings, but as Sidney Carroll once said, "a bargain ain't a bargain unless it's something you need".

Dave and I self-deprecate constantly about being tight, me especially, but I'm actually quite proud of it and now I hate spending money. But I do recognise that there's a balance and that I need to relearn how to treat myself occasionally without feeling guilty, which I'm working on.

Having said that, I don't want for much as our main loves are the dog, food and travel and we manage to give Darakht a great life, eat really well and go away from time to time with the money we haven't spent on stuff we don't need. We love eating out but more often than not end up having disappointing but overpriced food and wine with a ridiculous markup in restaurants with a bad atmosphere or impolite staff. As both of us love to cook we generally stay home, have people over or go to family/friends for a meal. As John Harrison states in his great book *Low Cost Living*, "low cost eating isn't the same as eating cheap food"<sup>10</sup>.

### **Work-Life Balance**

Eight months in, I'm still working part-time and we're still solvent. So far, I haven't needed to get a second job as we're so busy with lodgers and students and whilst I sometimes need to dip into the money we are saving, the majority of it remains a buffer. Having said that, I don't think it will feel like our new reality until Christmas when I will have been part-time for a full year.

There have been many benefits to working part-time which I hadn't anticipated. Needs versus wants have become more discernible and certain 'wants' less important. Any time I think I want something, I write it down and nine times out of ten find it was a want and not a need. It's still early days, but so far we've been able to take more risks as we now have more options, which is all we've ever wanted from our working lives.

We also have more of a quid-pro-quo arrangement as a couple. I have more time to contribute in non-monetary ways, especially with Dave's business admin which he struggles to keep on top of when he is working away and staying in hotels and B&B's. And, fewer household tasks at the weekend means more quality time together.

Knowing our true cost of living has also been truly empowering. We still have a way to go to truly be living frugally but we're enjoying the journey. This is a lifelong activity and a lifestyle choice. But I know that with hard work and commitment I can futureproof our income in the time we've ear-marked to save the required amount of money.

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<sup>10</sup> John Harrison, *Low Cost Living* (p.18)

A car accident in 2014 also taught us that you never know what's around the corner but I am very adaptable. And all the things we've put in place and are doing as a result will help ensure it continues. We know we can rent the house out regardless so income to cover the mortgage at the very least is a done deal.

I want to build an online business which will enable me to work from anywhere without physical clients, i.e. earn income passively rather than through transactional sales. That's not to say I haven't got my work cut out over the next few years. The money we're saving has enabled us to invest in the online venture, we could afford to buy a MacBook Pro (refurbished) and I've paid for the Blog Mastermind course I'm currently studying towards.

As an introvert, half the week working from home has also really suited me. I get my alone time because there is a lower ceiling on how much I am obliged to be with people (with the exception of my husband and the dog, of course). The headspace and time I have gained have enabled me to not only think more creatively but also pursue more creative pursuits, some things have worked and some have not and the chart of income earning ideas I created before I went part-time (which was a caveat of Dave agreeing to the job-share) has changed immeasurably.

I have had so many more new ideas since taking a brave pill and going part-time. In addition to Well-Lived Life with Less I've self-published *Antics of an Afghan Street Hound*. I'm also working to complete a novel I've been writing on and off since 2003. Really, there is no better time (or amount of time) than now to finally finish it and I would be foolish not to take advantage of that. I'm now a blogger and working towards becoming a vlogger and podcaster.

My salary has also become less of a commodity in that I am not trading hours worked for purchases. I no longer feel possessions are necessary to have something to show for my wage or a pay day wish list of what I can buy, which is very liberating. Gone are the days when I would count the days to payday as that money is already accounted for in my share of the mortgage, utility bills, etc. I have stopped obsessively checking bank balances a couple of times a day and always when I wake up, as I receive a text alert when my balance is below a certain amount.

One of the questions I've had to ask myself is if my part-time salary still covers my share of the mortgage and bills then where was my full-time salary going? It's hard to face up to your spending habits but being forced to reassess them has enabled me to change them which is the important thing. But the headspace going part-time has afforded me means that I have more time to think about budgeting, cook from scratch and meal plan which in turn saves money.

For me, there's more time to read, write, walk the dog, watch films, cook, bake and do crosswords! All the activities I craved when I worked full-time and which make me a nicer person. Of course, there is one major problem. I would find it incredibly difficult to resume a full-time role and feel spoilt by my part-time experience. We know that there will be periods when we both need to work full-time, but hopefully only during the six months of each year we intend to be in the UK in the future (see *Plans for the House*).

Whilst we have had to adapt, I would say that it's more achievable than you might think. I realised that if I didn't spend much I wouldn't need to earn very much. It sounds so obvious, doesn't it? I wholeheartedly urge anybody who finds themselves with the opportunity to go part-time to give it a shot. Maybe you've adapted to the salary you currently earn or don't want to give up certain luxuries which is entirely fair enough.

Or maybe you assume you won't be able to afford it or have a family to support. I fully appreciate that everybody's circumstances are different and in my case it was a well-timed opportunity which I knew may not come around again during my forties. But you'll be amazed at the opportunities that unfold when you open yourself up to change.

### Projected Additional Earnings: October 2017

WHAT	October 2017 plan	August 2018 plan
<b>Passive Income</b>	<b>Potential Earnings/Prices</b>	<b>Actual Earnings/Outcome</b>
	Ad-hoc small amounts	This is on the radar as an income stream to try.
Rent out belongings on rental websites, e.g. two kite surfs, Karcher Power Washer, tent, etc.	Redecorate	Decided to use as own office.
Rent out office	£40.00 per day. Register on room rental sites.	
Rent out driveway	Register on parking space sites	No interest as not in a big city.
Rent out ensuite. Finish second bedroom and consider long-term students or lodger. Advertise on Airbnb, Homestay, etc.		Both successfully rented out since February at an average of £540 per month.
Bitcoin investments		I never had the guts to try this and with the negative press Bitcoin has received I steered clear. I now have a Stocks & Shares ISA instead.
		Decided I didn't want responsibility for other people's pets.
<b>Other income:</b>		
Dog walking & grooming	Potentially successful income. Obtain training & experience, complete Taster day at local agricultural college (£95.00).	

Dog grooming	Contact dog groomers with questions, e.g. physical demands, popularity, etc. Register on as many sites as possible	I realised I couldn't do this without having paying clients and would not be good at the self-promotion, networking and marketing required to be a success. Financial outlay would also be high.
	What Users Want	Still do sporadically. £5.00 per review for five minutes of your time.
Website testing	£10 per hour/visit	Low for time spent. Didn't pursue.
Mystery Shopping		Will repeat annually.
Cashback	Did well initially, but there are only so many utilities and policies we can change in a year. And you have to buy stuff to make it pay!	
Online surveys		Small amounts for time invested For vouchers, coffee, small payments, etc
Reconciling Dave's receipts & invoices	£80.00 per month	I'm reconciling Dave's receipts and invoices, managing a website I built for his business and other weekly/monthly tasks. Works out slightly less than projection but all helps.
		Not pursued – see <i>Going Part-Time</i> .
<b>Skills &amp; Experience:</b>		
WordPress, Social Media platforms/management	Existing website, testimonials, contacts, knowledge and experience	I did this for a couple of months when I was first figuring out my supplementary income but it was small amounts for the time invested.
Content/copywriting	Textbroker, vWriter, Clickworker, etc.	Not recommended unless you can turn around 150 words of unique content per article incredibly quickly.

There are times when something has to give, whether it's work, business or home life. I am really making an effort not to store up big tasks for when I think I'm going to have loads of time. It's how I managed to write two books in the space of six months with lots of other things going on.

Nevertheless, it seems that in modern society we feel like we're busier than previous generations. But we're probably not, we just have more to fill our time with and are overwhelmed by self-perpetuated 'busyness'. Competitive busyness, in other words the need to state how busy you've been or are, is really unhealthy but I've been as guilty of it as the next person, especially when somebody's asked me what I've been up to.

However, I'm learning albeit slowly to care less and not feel the need to appear busy to appear exciting, interesting or otherwise. It's okay not to do a lot in the evenings or justify why I 'only' did a crossword, read, wrote or watched a boxset. And without apology instead of trying to please everybody. A well-lived life is also about caring less about the non-important things and more about the things that matter. I am a home bird and that's okay.

I'm also keeping a rolling list of ideas which I add to as soon as one enters my head. I'm trying to get away from using my phone too much for this but I have my best ideas when out walking the dog and it's not practical to stop every five minutes to jot something down in a notebook. The dictation function is also great for recording my ideas then pasting them into a list when I get home. In the words of time management guru David Allen, "your mind is for having ideas not storing them".<sup>11</sup>

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<sup>11</sup> Psychologies Magazine, November 2017

*“Stuff is not passive. Stuff wants your time, attention, allegiance. But you know it as well as I do, life is more important than the things we accumulate”.<sup>12</sup>*

Dave Bruno

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<sup>12</sup> The 100 Thing Challenge: How I Got Rid of Almost Everything, Remade My Life, and Regained My Soul by Dave Bruno

## Plans for the House

We know we can supplement our income by hosting language students until I have built up enough additional income. However we also decided to explore the option of a longer-term lodger. I had resisted this previously because of a perceived invasion of privacy as we enjoy our own space, but guess what so do our lodgers! The house is big enough for it not to have been an issue so far. In the case of the students they've been out and about during the summer months or all year-round in some cases. But if you're somebody who would prefer only to rent a room Monday to Friday, take a look at the myriad of websites offering this service.

The house is also very dated which I thought would make it unpopular with professionals looking to rent a room but I needn't have worried. The ensuite double was in decent shape so we added a £50.00 nearly new Ikea bed and mattress, £50.00 charity shop wardrobe, £10.00 desk from Gumtree and free chest of drawers from the household recycling centre. The upstairs double needed redecorating before we could advertise it on Airbnb or Homestay.

Nonetheless, our old double bed and mattress, a £5.00 desk via Freecycle, a £20.00 wardrobe from eBay, free bedside cabinet from the household recycling centre and a shelving unit my Dad built has resulted in a very nice room. Other bits and pieces I was going to declutter have also been commandeered to make the rooms more homely and appealing. Both bedrooms are fully-booked to the end of November so we've more than made our money back.

Bournemouth has the highest number of language schools outside of London and most of our friends have hosted language students or at some point. We weren't able to take advantage of this when we were tenants. It would have therefore been a wasted opportunity not to now earn passive income especially as the downstairs ensuite could be rented as is, albeit with a bit of finessing. In any case, I was rattling around in the house on my own with two empty bedrooms and it seemed wasteful not to try and fill them, if only for the company it provided during the week when Dave was working away.

The potential for year-round students remains high. We initially hosted language students from spring to summer 2017 but had to stop because the dog needed more time to settle and adjust to the transition from Afghan street dog to UK domestic pet. Since resuming this in January 2018, the two rooms have proven very popular. Between student and short-term lodger bookings via Airbnb and Homestay and language student bookings via the local language schools and agents, neither of our spare bedrooms have been empty for longer than a week since February. We have also been turning away further enquiries. This has afforded us enough of a buffer to cover the three months when we plan to extend and modernise the downstairs part of the house and create an open-plan kitchen/diner.

There will also always be people who need a room for different reasons. We have hosted a thespian acting in a play at a local theatre and somebody who separated with their long-term partner and came to stay on two separate occasions while he considered his options and eventually moved back to Kent where his children and grandchildren are. Another lodger relocated from London and needed a place to stay while he looked for a house for his girlfriend and three children (now four). We've also hosted people been sent on language courses by their employers. Our guests have been a concoction of nationalities including English, Brazilian, Venezuelan, Chinese, Taiwanese, Spanish, American, Colombian, French, German, Russian, Ukrainian, Italian with enquiries from many more. It certainly makes life interesting and we really enjoy it.

## Airbnb Hosting: Our Top Tips<sup>13</sup>

### 1. Manage expectations

You're never going to please everybody, but it's important to be honest about what you're offering, otherwise you won't live up to your own promises. Take on board Airbnb's tips and suggestions to help improve your listing(s) and try and pre-empt your guests' needs - the less they have to ask for the better.

### 2. Complete flexibility

Can you rent out one room, several rooms or the whole house? Is there scope for different offerings, purposes or guest appeal, e.g. commuter/professional vs. student or short-term lodger? There's always room for improvement.

### 3. Don't launch until you're ready

Never go live until you're ready as all you'll succeed in doing is disappointing your first guests who could leave unfavourable reviews for potential future guests. It's a waste of time having lovely pillowcases and towels if the bed is uncomfortable or tastefully-decorated dinner plates but not enough cutlery.

### 4. Keep an eye on the competition

Potential guests will comparison shop. What do your closest competitors offer, e.g. discounts on weekly or monthly bookings? Do they charge cleaning fees? There are people who will book a new Airbnb with a low average nightly price if the host has spent time on their listing so do your homework.

### 5. Make the effort to be friendly and approachable

Ask a friend or family member to greet your guests on arrival. Better still, opt for co-hosting. But if you don't think you can be nice, maybe hosting isn't for you. Bad reviews are more likely to be left for non-personable or communicative hosts. Say hello, check how their stay is, etc.

### 6. Public forums are not the place for disputes

Like all customer service, it's about how you resolve problems if/when they occur, either explaining the situation or offering a solution for improvement. If you receive a bad review, take on board what the guest is saying and try and learn from it. In private is fine, but don't show your annoyance online and only offer diplomatic responses.

### 7. If you're planning on having lodgers, read on

In 2016 the UK government increased the threshold for its rent a room scheme and you can now earn up to £7,500 tax-free per year. Don't let the spare room gather dust and lie empty – it's dormant extra income.

Our once grand plans to renovate the kitchen to a high spec have been shelved since we caught the campervan life bug as there's no point spending the money if we're going to rent the house out. The upgrade will only happen if and when we decide to settle back into the house on our own. We've agreed that we need to set a deadline for completing the van conversion and getting out on the open road as it's so easy to just talk and not do anything about it. Not only will a date give us something to work towards but it will make it a reality. We're fully committed in our heads and to each other about our plans, but we need to make them more concrete.

I think once we also have sorted out the planning permission for the extension we can 'reverse engineer' (as one of my former London bosses was fond of saying), i.e. what we need to do by when, how much money we would need at each key stage, how long things are likely to take, etc. We're now waiting for the architect we hired for our kitchen/diner plans to draw up plans for the ensuite extension. This part of the house requires planning permission as it will extend

<sup>13</sup> What everyone can learn from Airbnb, Entrepreneur Magazine, Dec 2016 (p.19)

beyond the length of the main house, but we have earmarked the early part of 2019 to work on it, so fingers crossed this should give us enough time to obtain the go ahead. And the money we are saving now from the students and lodgers should cover the hiatus when just myself, Dave and Darakht are living here during the building.

Upstairs is almost finished so the focus will now be on the landing and stairs while we await planning permission, then the hallway, open-plan kitchen/diner and extension beyond that. We plan to install Velux windows and bifold doors which we should be able to get at cost price thanks to Dave being a conservatory installer. USB sockets have gone into every upstairs room to eliminate the number of electronic items which need to be plugged into the walls.

### **The House Renovation: Savings So Far:**

#### Future kitchen/diner:

- Brand new Bosch induction hob & oven (Dave bought for £50.00 from a customer)

#### Office conversion (from third bedroom):

- Installed ceiling height storage – it's a small room so they don't take up any floor space (thanks my brother-in-law for that tip!)
- Bought Ikea kitchen cupboards instead of more expensive 'office' cupboards
- Used a long piece of kitchen worktop as a wraparound desk (my brother is a kitchen fitter and bought it at a discount)

#### Upstairs:

- We installed carpet offcuts throughout

#### Used contacts and tradesmen we know:

- Family & friends helped out quite a bit, mostly in exchange for dinner/a few pints
- A friend's son does all our electrics
- Traded goods/skills/services:
  - A friend finished the bathroom and Dave returned the favour
  - My brother will build storage for coats & shoes in exchange for a website

If you don't know any tradesmen, ask around and always go by recommendation.

*“Advertising: the gentle art of persuading the public to believe that they want something they don’t need”.* <sup>14</sup>

Robert Quillen

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<sup>14</sup> <https://quoteinvestigator.com/2016/04/21/impress/>

## Money, Shopping & Saving Hacks

I still beat myself up about my old purchasing habits. But I know I am far from in the minority which is why I feel compelled to share my experience in the hope that it inspires others who may be struggling or want to address their own purchasing habits. According to Paul Buckley, Consumer & Marketing Psychologist at Cardiff Metropolitan University possessions are societal benchmarks, our associative group<sup>15</sup>. We live in a society which rewards shopping with constant pressure and expectation to 'keep up'.

I would like to think I now have a relatively healthy relationship with money and some good saving habits, but it wasn't always that way. From the age of 16 when I first started earning my own money, I loved to spend it and had no concept of the benefits and merits of saving. I somehow felt guilty about holding onto my money but was too young to recognise those emotions at the time. I was never a weekend shopping centre kind of girl, but loved to spend money and accumulate stuff, be it from shops or online later in life. I found it comforting to buy myself stuff and to receive parcels. I remember an ex-boyfriend saying that when he first met me, I was always looking for something to buy.

In 2009 after years of deliberation and it having overshadowed my entire adult life, I finally dealt with my out-of-control unsecured debt. I'd wanted to do it in 2006 but at the time I was in a relationship with somebody whose words of discouragement were "don't you dare". This was despite having no debts of their own and being fully aware of the negative impact it was having and how it prevented me from achieving the things I wanted to. Looking back, this was probably because the debt kept me 'in my box' and they liked to feel in control. I also believe it came from a misguided and egotistical sense of how *they* might look if anybody found out about my debt problems. Yet they simultaneously expected me to book expensive holidays including three skiing trips when I couldn't afford to.

I don't claim to be blameless, but it was very much a case of keeping up with the Jones' and not being strong enough at that time in my life to stand up to them. I also harboured under the illusion that I had to wear my wealth (or spoils of my hard-earned salary) by having something to show for it.

But enough about that. I took responsibility for my financial shortcomings a decade ago. 13 years on, I am happily married to the man who helped me to clear my debt, supported me without judgment and whose positive influence on me I credit for the relationship I have with money today. It enabled me to become the person I always wanted to be when it came to managing my money without the millstone of a debt legacy around my neck.

Whilst my debt declutter is now a decade old, mental and physical decluttering has really only started in 2018. I've had to learn a whole new set of skills/coping mechanisms for dealing with life's challenges which don't involve spending money mindlessly and needlessly to self-medicate or reward myself.

One of the things I learnt about myself since we started to adopt a well-lived life with less, is that I was reluctant to spend any money because I felt guilty about buying things for myself. I guess because we have been through such an intense period of decluttering and the emotions the process stirred in me. This is definitely something I need to address and work on as there has to be a balance.

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<sup>15</sup> Psychologies Magazine, October 2017

I even struggled to think what I wanted for my 40<sup>th</sup>. I settled on a stand mixer which I asked everybody to contribute to but even that was half-price as it was discontinued. But I did my homework beforehand and it's a Kenwood so a reputable brand which will last. Admittedly it's still in its box in our loft, but I plan to use it when we redo the kitchen. It's an unusual stripey design but will not be left out on the worktop for people to admire when they come to the house, as was suggested by one family member.

I used to carry my stuff around in branded bags which many of us have done. I cringe when I think about it now because it feels like bragging, i.e. 'look at me and where I can afford to/am cool enough to shop at'. I could make the excuse that I was simply reusing my bags but I know that's not really true. These days when I go shopping, I take a tote bag and if I am given a branded bag I use it for the next charity shop collection.

#### **Top Tips for kicking the habit/spending less:**

- Adopt a one-in-one-out policy when you want to replace something. If you can't do this before you make a purchase then either list the old item for sale to make a bit of your money back or give it away (charity or otherwise)
- Borrow or rent things you'll use once or a few times. You don't have to own everything you need to use, e.g. tools, ski gear, etc.
- Cancel magazine subscriptions – in my case, the constant adverts and editorials for aspirational purchases were having a negative influence
- If there's something you want to buy, put it in your diary for a later date and see if you still have the urge at that point. If it's online, save it in your basket and come back to it - do you still want it?
- Keep a spreadsheet of your weekly purchases and monitor monthly totals/price rises, etc.
- Remove saved credit/debit cards from your online accounts so you aren't tempted to make impulse purchases
- Remove shopping and reward Apps from your Smartphone/tablet (if you have one – even easier if you don't!)
- Unsubscribe from emails which could tempt you to make online purchases; you can't buy what you don't know about. The unroll.me App if you get a lot of emails or find the idea of mass-unsubscribing overwhelming
- Use online trading sites to earn a bit of extra money from your unwanted stuff, e.g. eBay, Facebook, Gumtree, etc.
- If you'd prefer to give stuff away, Facebook, Freecycle and Trashnothing are all good options
- If you can't afford it, don't buy it and especially not on credit - save up! An age-old and obvious adage but always worth mentioning

Nowadays, when I see people laden with shopping bags I no longer think lucky them for being able to afford it or for having a high disposable income. I just assume they have paid for things on credit but hope that they haven't and can actually afford it. The thrill of the purchase will be short-lived and way more expensive than its price tag if not. It seems that it takes more effort *not* to succumb to buying stuff. In western society we are conditioned to shop and accumulate possessions and bombarded with adverts convincing us to buy, buy, buy. Record the number of adverts you see in one day (TV, Radio and online). You'll be amazed.

For years each Christmas, experiences or vouchers had been on my wishlist for family. Dave I have agreed to take it one step further from Christmas 2018 and not be buying stocking fillers for the family, just each other. I've had a stocking all my life so not doing so is a big deal in the

Hanson family. Having said that, the Christmases have been those when Dave and I were really skint and made food hampers - I'm pretty sure everything got eaten or used those years!

We had begun moving away from stockings somewhat by introducing Secret Santa in both families (inspired by my sister-in-law who is one of five). I was beginning to dread looking for things to fill a stocking, most of which people would probably never use. Dave puts me to shame when it comes to stocking fillers anyway as he buys only a few things but which are good quality.

*Stuffocation* by James Wallman really struck a chord as I've been buying experiences for family for years, I just hadn't thought to ask for them for myself. But, once I'd read *Stuffocation*, it was listed on Amazon and eBay of course as I no longer feel the need to own everything I read (see *Shelving My Books*). I guess you could say that I have managed to shed my stuff skin and as I also hate dusting, hope for this to continue for life.

Now that I have broken the habit, how little I miss shopping has taken me by surprise. And it feels wrong to shop for more stuff while simultaneously trying to get rid of things! The sweet irony is that getting rid of my possessions has made me want to shop even less because the attachment to items isn't there. These days, money is spent on new experiences and making memories and the habit has been replaced by healthy things, thoughts and pastimes.

### **Money-Saving Hacks For High-Value Purchases & Investments**

#### **Mortgage**

A good mortgage broker is worth their weight in gold. Being independent, they have access to the most competitive deals. We used a broker for both our old flat and the house because of my previous credit history/rating. We also worked with him for several years to ensure both our credit files were watertight before we applied for our joint mortgage.

Our two-year fixed-rate deal was due to expire recently but with me going part-time and Dave's income being lower than when we bought the house in 2016, we were tied to the same mortgage provider. The SVR (Standard Variable Rate) would have been 4.99% making our payment £1,237.54, an increase of over £300 per month. However, he was able to secure a new two-year fixed rate of 1.94% down from 2.24% and a new monthly payment of £904 per month, down from the £937 we had been paying. The £33.00 per month saving will be siphoned off to a savings account and equate to just under £400 for 2019's camping trip. In addition to the lender not charging any fees, our broker reduced their own fee by 50% as we're existing customers – the £295 we did pay was worth every penny.

#### **Dental Plan**

I've reviewed the payments deducted at source from my salary. I'm paying £20.00 per month just in case one of us needs dental treatment. With twice-yearly visits for check-ups and the hygienists being all we typically need, it doesn't make sense. It covered some expensive root canal treatment, but as this lasts ten years I'll be okay for some time. The policy is pro rata so with a pension and parking permit. It won't be renewed in October.

#### **Savings Accounts**

We have several accounts which accrue minimal interest but are useful for short-term savings, such as holidays, vet bills, our camper conversion, etc.

#### **Pension**

I have a workplace pension and a SIPP from merging three dormant pensions. All in one place is easier to manage and I can also invest the funds.

#### **Business & Current Accounts**

Dave has been paying for the privilege of a business account for decades. So finding a fee-free account was on my radar once I started looking after his books. A bit of research revealed that he can use a current account for the same purpose and enjoy monthly cashback. I get £5.00 into my current account. We can't retire on it but what £60.00 per year could buy me these days....

*“There’s no such thing as food waste.  
Use the whole animal, vegetable or mineral”.*

Katherine Bennett, *The Well-Livists*

## Love Food, Loathe Waste: Our No Waste Or Leftovers Pledge

Whatever happened to the sniff test? When did food spoilage become a matter of legal jargon to protect the supermarkets? Best before, sell by and use by dates should be illegal in my opinion. At the very least it's a crime against society when you think about the number of people reliant on food banks. Who throws out perfectly good food, even tomatoes, because of the use-by date on the plastic packaging?

The number of TV programmes aimed at helping families to eat better and spend less money is testament to today's zeitgeist of rampant food waste and overconsumption and the seemingly disappearing art of eating what you have in the house. Whatever happened to cooking from scratch? The most extreme example I've seen was in an episode of the BBC series *Eat Well For Less* in which a family's average monthly food bill was £1,800 for five people, something I never would have contemplated was even possible. A big chunk of that food bill was being spent on takeaways between three and six nights per week, but they were also food shopping to give themselves the option of cooking but then throwing most of that food away.

### Did you know?

- 7 million tonnes of food and drink is thrown away in the UK every year. Much of this is past its 'best before' date but still perfectly safe to eat
- It costs more than £400,000 annually to dispose of food waste put into the rubbish bin. Recycling it could generate electricity to power a school for 6 years
- 6 recycled tea bags could provide enough electricity to boil the kettle for another cup of tea
- According to a recent Sainsbury's customer survey about leftovers, 5% of the over 55's throw food out compared to 20% of millennials<sup>16</sup>

Until 2018 I had been under the illusion that we were 'good' shoppers. Then I found 920 teabags and other duplicate purchases in our kitchen cupboards. I wasn't aware of what we had already bought and felt shamed. We have now learnt to buy what we need when we need it rather than doing one big shop, which makes it easier to see what needs using up first.

Since we've opened up our house to lodgers and students we've also reduced our own cupboard space. This has been a positive experience as we realise how much we were filling cupboards and not using everything. Before, it was a case of if the cupboards look empty we must need more food.

This was a real turning point for us. We've also become more mindful and are eating what we buy before we go shopping again, as much as possible. We also had quite a bit of food left over from Christmas which seemed like a greedy glut so we donated it to the local food banks. It's also a great exercise for life on the road in our (yet to be purchased) campervan and when we move into our new extension (currently the downstairs ensuite) and have to adapt to living in a smaller space.

We loathe waste and we love cooking from scratch. As this means we will always have leftovers we've created a no waste or leftovers pledge. Like using the whole of an animal if you're a meat eater, I believe in using the whole of a vegetable or herb. This doesn't necessarily mean *eating* all of it but using the 'scraps' for other things. In our household, there's no such thing as waste.

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<sup>16</sup> Adapted from The Dish Magazine, May 2017

## **Waste & Money-Saving Websites & Apps**

### **Online Shopping**

Put everything into your basket but don't check out. You'll usually then receive an email asking if you've forgotten to purchase the items. Some retailers will also send a discount code to persuade you to shop with them.

### **Approved Food**

Surplus, short-dated stock and food either near or just past its 'best before' date, the savings from which are passed onto the customer.

### **Too Good To Go**

Cafes, bakeries & restaurants offer up to 50% off leftover food. The App is international so we plan to use it when we're travelling in the campervan.

### **Money Saving Expert**

Offers and vouchers on shopping, restaurants & hotels.

### **My Supermarket**

- Offers on products at a wide selection of UK retailers (but 100% independent)
- Find the best online deals, offers and vouchers
- Compare your online shopping basket across supermarkets for swap/replacement suggestions to help you save more money
- Cashback (with PayPal account) when you buy a selection of favourite products/promotions
- Set up price alerts (via email or the App)
- Order your shopping online, print your shopping list and take it to the supermarket or just compare different prices online

### **Eating Out**

- BYO restaurants - massive savings when you don't have a mark-up on wine to contend with
- Tablepouncer - book last-minute restaurants with up to 50% off. Currently available in Bath, Bournemouth, Brighton & Hove, Bristol, Edinburgh, London & Southampton

### **Meals/Groceries**

- Meal deals – most supermarkets offer these now which means great savings if buying wine or even a whole chicken as this can be used for several other meals
- Simply Cook - four easy to follow recipes and ingredient kits (each containing ingredient blends devised by professional chefs)
- Grow your own fruit and vegetables (*The New Homesteader* is a great resource)
- What you don't spend one week, rollover to the next and withdraw less money
- Use a supermarket scanner or calculator to tot your shopping up as you go and keep track
- Buy value/own brand where possible as these are exactly the same product, especially higher-value items, e.g., ibuprofen, etc. You're mainly paying for packaging and marketing.

Like many households in the UK, the council provides us with food compost bins free of charge. Our indoor caddy (5l capacity) is a handy size for the kitchen and I just decant it into our outdoor food waste container (20l capacity) once full, which has really reduced the number of bags we need to dispose of. I used to buy composting liners for both bins but this proved to be a waste of money, especially as larger caddy bags retail from £4.00 in supermarkets. We now get free rolls from our local library and the outdoor caddy is emptied by the council on a weekly basis. We also bought a vacuum sealer recently which has been a revelation, although we've probably come to the party a bit later than seasoned food waste aficionados! I can now fit twice as much into the freezer and am using way fewer bags in the process.

## Hacks for Leftovers<sup>17</sup>

Whilst some waste is inevitable, it doesn't have to be 'wasted'. Most things have multiple uses, i.e. leftovers you either choose not to or cannot consume.

### Vegetables

If you store them properly your vegetables will last much longer. Ethylene gas in fruit acts as a maturation agent leading to quicker ripening, so fruit & vegetables need to be kept separate like potatoes and onions.

- Broccoli & Cauliflower: if you only eat the florets, you're wasting more than you eat as half of the weight is in the leaves and the stems. Raw and finely sliced, they are delicious roasted with olive oil, salt and cumin or grated and made into fritters. The leaves are also tasty in salads, roasted in oil or steamed.
- Brussel Sprouts & Radishes are great in stir fries
- Cabbage & Kale: shredded, tossed in sesame oil and baked until crispy like seaweed
- Celery & Fennel: last much longer if you wrap them in tin foil. Finely chop and freeze for a ready-made addition to soups, stews and sauces
- Lettuce Leaves: the outside leaves and trimmings are great in soups and stews
- Watercress & Rocket: make great pesto
- Literally any leftover vegetables can be made into a soup – simply boil, add a stock cube and blend!
- Wilting leaves: this is due to dehydration so revive them in iced water for twenty minutes or add them to soups and stews. Frozen then defrosted also makes for better soup or puree.

### Dairy Products

- Egg shells can be scattered around plant pots to deter slugs/snails, although as the dog is partial to egg shells they don't always stay there long!
- Leftover cream has all manner of uses, i.e. mascarpone and sour milk (a great alternative to buttermilk which isn't always easy to get hold of)

### Fish & Meat

- Great for stews or roasted with herbs & olive oil
- Meat & Fish Bones make great stock. Pop in the slow cooker with some water and seasoning and leave overnight. The aroma in the morning is delicious!
- Sour milk is great for steaks as the lactic acid will tenderise the meat
- The dog has any 'slimy' bits we won't eat

### Pasta & Rice

Great as rissoles. Bind with egg yolk, breadcrumbs and fry.

### Teabags & Coffee Grounds

We add these to houseplants and garden soil.

### Baked Goods

- Stale bread, crackers, crisps & pretzels make great breadcrumbs. Blend then freeze to use as and when
- Pastries are frozen to use in bread & butter pudding and other desserts
- Stale Croissants and Pain au Chocolat are warmed up in the oven straight from the freezer

## Grocery Shopping: It's All In The Planning

Since going part-time, I've been keeping track of our weekly food/household spend. The spreadsheet I created allows me to compare our household spend prior to starting this process versus our grocery spend now and also monitor monthly totals/price rises, etc. Having a menu

<sup>17</sup> Adapted from The Dish Magazine, May 2017

of meals in my head rather than a list of items is also really effective instead of bulk buying for a nuclear winter!

Knowing I only have to wait a week to buy more groceries stops me from over-purchasing and I have a much clearer idea of what's actually in our food cupboards. Some weeks I've overspent but then withdraw less or am more frugal the following week.

Try only eating leftovers one night a week and have planned meals the other five. I also know people who just eat food from the freezer one week of each month. Use what's in the cupboard instead of buying additional items. There is no right or wrong so be creative and have fun cooking. It isn't all about buying expensive ingredients only a professional chef could source. I've mastered the art of finding a substitute for something instead of popping to the shop for yet another ingredient. Having a good palate and understanding flavours has helped and I've always been an instinctive cook. I have developed the confidence to go 'off piste' and substitute ingredients I know work for as long as I can remember. My husband takes the mickey out of me for doing this. But I can count on one hand the number of times he's complained about a meal tasting a bit strange or not how it should.

We're also eating less and less meat. We'd much rather eat the best we can afford once or twice a week than cheap cuts every day that we don't know the provenance of.

#### **Books to inspire you if you're stumped for ideas**

- The Art of the Larder (Claire Thomson)
- River Cottage Love Your Leftovers: Recipes for the Resourceful Cook (Hugh-Fearnley-Whittingstall)
- Low Cost Living (John Harrison)

Even the dog is benefitting from our frugal diet. The raw meat we feed him (from a specialist pet shop) is 25% the cost of supermarket mince and contains the bones (minced), cartilage and other bits of a chicken so it's a superfood as far as we're concerned. We supplement his diet with linseed oil, vegetables and occasionally rice, pearl barley and other things, but ultimately we are saving more than half what it would cost to feed him kibble or other 'dog food' and he is much healthier for it. I discuss this in greater detail in *Antics of an Afghan Street Hound: The Unusual Life Of Darakht The Nowzad Rescue*.

A weekly food planner comes in really useful for organizing meals, particularly when we've hosted foreign language students with varying dietary needs. I don't write a meal plan every month but even having one in my head helps, as each item on the plan for that week is multi-purpose or contributes to more than one meal.

It's also worthwhile buying in bulk when you can. So far we've done this for washing-up liquid (plant-based and dermatologically tested), distilled white vinegar, Bicarbonate of Soda, toilet roll, soap, Soda Crystals and Borax substitute - Dripak do a three-pack. But it isn't just about the monetary cost of course. Environmental impact is a major factor and I constantly felt guilty about the amount of plastic we would then need to recycle before we started buying in bulk.

I've chosen not to add bulk purchases to our monthly groceries spreadsheet, as until we've been doing this for a year it's difficult to gauge expenditure. We can then see what needs to be bought again in a 12-month period or will last into 2019, which I plan to write more about in my blog.

## Our Superfoods – some suggestions

### One Whole Chicken

- Chicken & Mushroom Pie
- Sticky Chicken Rice Bowl
- Lunch for two/three days
- Stock for Soup (recipe)
- Stock for Risotto (recipe)
- Chicken Goujons (with frozen breadcrumbs from stale crackers, also ready seasoned)
- Skin and other unidentifiable bits are given to the dog
- Bones go into the food compost bin

### Butter

- Chop up your leftover herbs in a food processor.
- Add a 250g slab and whizz again until herbs well-blended
- Grab a piece of greaseproof paper or other environmentally-friendly parchment
- Spoon the mixture onto the paper and roll into a long cigar-shape with the palms of your hands
- Option 1: put in the freezer to be chopped at a later date as and when required
- Option 2: Slice into discs and use straight from the freezer

### Eggs

I have two eggs for breakfast every weekday morning (virtually) as being pure protein they're so filling. Not only that but they're a cheap, versatile and highly nutritious food source. I don't recall having any short-dated eggs as they're so popular in our house. On the rare occurrences we do, I freeze them. One egg white will roughly fill two cubes of an ice-cube tray. They can then be used individually as and when you need them.

*“There is no dignity quite so impressive, and no independence quite so important, as living within your means”.*<sup>18</sup>

Calvin Coolidge

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<sup>18</sup> <https://quotefancy.com/quote/66722/Calvin-Coolidge-There-is-no-dignity-quite-so-impressive-and-no-independence-quite-so>

## Old School Housekeeping

As this isn't a 'how to' book more a 'how we're doing it' narrative, I haven't included exhaustive lists of how to save money but cherry-picked some published suggestions which have worked for us interspersed with our own ideas and tips. There are plenty of great how-to books and blogs which do a far more comprehensive job so I've listed those I have read or visited in *Sources of Inspiration*. I hope you find the suggestions helpful, that they spark ideas or indeed that you start putting into practice what chimes most with you about living more frugally and mindfully.

Old-school housekeeping has really empowered me to go back to basics and I'm feeling very much like a 1950s' housewife with my housekeeping pot! I'll bet my lovely Mum would have done this when we were small and they didn't have much money, not that I would ever compare her to a 1950s housewife, of course.

It's such a simple tweak but has really focussed my mind on what we really need rather than nice to haves or impulse buys. The stay at home Mums of yesteryear really had this housekeeping down to a tee and there's a reason that the previous generation weren't in debt in the same way so many of us are today.

A weekly rollover has been really effective and for me, not taking my debit card with me when I go shopping means there is no back-up if I overspend. This has taught me to spend within my means. The embarrassment of not being able to pay for my shopping or having to put things back when there's a long queue at the checkout is enough of a deterrent. For me, this is essential if I'm going to succeed in the long-term but it's a challenge in our increasingly cashless society. It's so easy to keep reverting back to the card and I've had my share of lapses during the year. Having said that, I have managed to spend way less than I used to and the spreadsheet we are using to record our purchases seems to indicate that the spend averages out over the year.

## Smart Meters

I've been told about turning off appliances at the wall and not leaving them on standby my whole adult life, but was really bad at doing it! Since having a smart meter installed we've become more aware of our electricity usage and are more mindful. Smart meters have received a mixed bag of reviews in the press recently and been a focal point due to the impending deadline for utility suppliers. However, our experience has only been positive so far.

The kettle is the one appliance we use the most, so seeing our electricity hike up on the meter every time we boiled some water was a real eye-opener. I'm the first one to admit to turning on the kettle to then put it on the hob to boil water (especially eggs) either because I'm in a hurry in the morning or feeling lazy. I should really get up a bit earlier or buy a hob kettle to remove the temptation. We wait for the kettle to boil when we're camping so why not at home?

*“Thank God men cannot fly, and lay waste the sky as well as the earth....what is the use of a house if you haven’t got a tolerable planet to put it on?”<sup>19</sup>*

Henry David Thoreau

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<sup>19</sup> <https://motivationmentalist.com/2014/11/26/compilation-of-the-best-of-henry-david-thoreau-simplicity-at-its-best>

## The Environment & Sustainability

The household products in this chapter feature because they can save you money, are kind to your health and to the environment. A.M Gower was ahead of his time in 1980 when he wrote that “of the pharmaceutical products, detergents, cosmetics and other similar domestic products and their metabolites (ingredients), greater quantities are discharged into sewers from domestic premises than from the premises manufacturing them”.<sup>20</sup>

It has been claimed that domestic pollution causes more damage to the environment than industrial pollution. And when you think of all the chemicals going into multi-purpose cleaners, washing-up liquids, hand wash, disinfectants and disposable wipes to name just a few, this is both highly feasible and alarming which is why I can now only entertain household cleaning the natural way. When buying household cleaners and toiletries, check the labels carefully and opt for environmentally-friendly products which don't contain potentially harmful chemicals.

We are being duped by commercially-made detergents packed full of needless perfumes and chemicals. Those ingredients labelled as 'fragrance' or 'parfum' contain synthetic musks and dozens of chemicals, including compounds such as phthalates which interfere with your hormones<sup>21</sup>. The best products are fragrance-free or contain natural fragrances - essential oils are a great alternative.

The best way to avoid chemicals of concern is to use fewer products in small amounts or not at all. Better still, make your own and save money at the same time. The fact that the products we were using were not environmentally-friendly had weighed heavily on my mind for several years. Whilst I had managed to avoid them for my hair and body as much as possible, this hadn't extended to household products.

Making them to save money coincided with being in control of the chemicals we ingest. So instead of fretting about this and other nasty consequences, it was time to go DIY. These simple tips will help reduce your exposure to some potentially hazardous chemicals commonly found in the home.

### Household Cleaning: Key Ingredients

#### **Bicarbonate of Soda**

Sprinkle on your carpets before hoovering and into the bottom of your kitchen and rubbish bins to neutralise odours. It's also a good scourer for sinks, baths, ovens and kitchen work surfaces. 5kg bags can be bought relatively cheaply from Chinese supermarkets or online.

#### **Borax Substitute**

The same cleaning/laundry uses as Soda Crystals, but you get even more for your money! Borax Substitute is made from Sodium Sesquicarbonate a mineral compound with a similar pH to Borax.

#### A word on washing soda, a.k.a. Soda Crystals

Soda Crystals are great for stubborn stains and really cheap! Wear gloves and rinse really well though because whilst washing soda is a natural mineral it's also caustic. If you prefer a gentler alternative, go for Borax as it's stronger than Bicarbonate of Soda.

#### **White Vinegar**

Great all-purpose cleaner which disinfects, de-odourises and dissolves hard water scale. Distilled white vinegar can be bought in 5l bottles as a four-pack on Amazon (£3.20 per 5l /32p per 500ml bottle) vs £5.00 per 5l in the Chinese supermarket.

<sup>20</sup>

<sup>21</sup> [www.cancerresearch.org](http://www.cancerresearch.org)

### **Lemon Juice**

Can be used as a cleaner to cut grease, polish metal and lighten stains. It's uses include carpet stains, scrubbing fruit and vegetables, removing glue and grass stains, freshening up laundry, fabric conditioner, cleaning windows and shower screens.

### **Washing the Dishes**

I've lost count of the number of times I've poured too much liquid into the washing-up bowl, yet never thought to dilute it in the bottle. Nowadays, I fill half a standard-sized bottle with washing-up liquid and top it up with water; it works just as well. At the end of January, we bought a 5l container of washing-up liquid - it's still going strong and will see us through to autumn at the earliest.

We originally opted for Ecover as it's plant- great value for money based in terms of price per litre. Nevertheless, I have felt uneasy about the company for a while. This is partly due to the fact that their sustainability credentials have recently been in question, but mainly because they are rumoured to no longer be cruelty-free (I haven't knowingly used any products tested on animals since I was a teenager). Unless this is irrefutably disputed by the company I'll continue to use Bio-D. At 88p per bottle it's also £1.11 cheaper than Ecover (on Amazon).

Bio-D is an independent, family-owned, ethical UK company. They are committed to promoting hypoallergenic, eco-friendly detergents with minimal environmental impact in terms of both their manufacturing processes and use by consumers. To the best of my knowledge, Bio-D are the only UK-based producers of a 100% hypoallergenic household detergent range.

And lastly, a word on shampoo and shower gel bottles. They and other plastic containers for toiletries are deliberately shaped so that quite a bit gets caught in the bottom and is never used, meaning you buy them more often and are disposing of empty plastic bottles more frequently. I get at least two more uses out of them by cutting the bottles in half.

### **Household Cleaning: The Natural Way**

#### **Baths, Tiles & Sinks**

Combine two cups of Bicarbonate of Soda with half a cup of washing-up liquid and half a cup of hot water. Mix thoroughly then add two tablespoons of distilled white vinegar. Apply immediately, scrub and wipe.

#### **Disinfectant**

Mix half a teaspoon of Borax\* and four tablespoons of distilled white vinegar with three to four cups of hot water in a spray bottle and shake well.

#### **Drains**

Pour half a cup of Bicarbonate of Soda then a cup of distilled white vinegar into the drain. Leave for 15 minutes then rinse with hot water.

#### **Floors**

For lino, vinyl, non-waxed floors and tiles: to 9 litres of hot water add a quarter cup of Borax, one tablespoon of washing-up liquid, six tablespoons of cornflour and a quarter cup of distilled white vinegar. For wooden floors, add an extra cup of distilled white vinegar.

#### **Furniture**

Mix one teaspoon of olive oil with half a cup of distilled white vinegar and apply with a soft, damp cloth.

**Metal**

Sprinkle slices of lemon with Bicarbonate of Soda to remove tarnish from brass, copper, bronze, chrome and aluminium.

**Mirrors & Windows**

A solution of water and distilled white vinegar (half and half) will make your windows and mirrors sparkling and streak-free. Water wiped off with scrunched-up sheets of newspaper also works just as well (thanks, Mum).

**Multi-Purpose Cleaner**

Don't waste your money on so-called multipurpose cleaners. Simply mix half a teaspoon of Borax and four tablespoons of distilled white vinegar with 3 to 4 cups of hot water in a spray bottle and shake well. A dash of washing-up liquid will add extra cleaning power.

**Ovens**

Add enough water to a quarter cup of Borax to make a paste, apply to all oven surfaces and leave to soak overnight. Rinse well.

**Rust Stains**

Salt and lemon juice work really well. Mix well, apply and scrub away.

**Toilets**

I've felt guilty about using bleach (and products containing it) for several years but finally did something about it in 2017. If you've ever seen what a small amount of Cola can do to a copper coin, you will appreciate its effectiveness in the removal of human waste. Buy a bottle of cheap Cola, pour the contents down the toilet and leave for as long as possible. I also use a natural room spray rather than aerosols.

**Dishwasher**

Don't bother with expensive 'dishwasher salt' as it's simply salt mixed with an anti-caking agent. Table salt works just as well.

Other uses for washing-up liquid include cleaning the car, removing paint and grease stains from clothes and in washing machines (in small amounts) when you've run out of detergent.

*\* or Borax substitute*

**Chamomile: In The Dye Of The Beholder****Did you know...?**

Chamomile is cultivated for medicinal and cosmetic use in many countries but was originally indigenous to Britain and Europe. This plant will bring out the natural colour of blond hair and add brighter highlights to light brown hair.

Not put off by inadvertently dyeing my fringe pink at the age of 14 and an ill-advised period of bleach and lemon juice in my early 20s (with disastrous consequences), the colour of my hair has been chemically-enhanced ever since. This hasn't sat comfortably for some time but I was too scared to try something different. Then I read more about the benefits of a natural hair colourant.

'Natural Beauty: Making and Using Pure & Simple Beauty Products' has sat on my bookshelf since one Christmas in my early 20's so it was ahead of its time. It's still available online so there must be demand for its tips and tricks. I recently tried one of the chamomile natural hair colourant recipes.

### **Natural Hair Treatment: Dye<sup>22</sup>**

Dried Chamomile Flowers (2 Tablespoons)

Kaolin Powder (Superfine British Clay)

1 Egg Yolk (optional)

Water (250ml/8fl oz)

#### **METHOD:**

1. Bring the water and chamomile flowers to the boil in a saucepan
2. Cover and simmer for 10 minutes. Strain while hot
3. Pour the mixture into a bowl. If using the egg yolk, place in a separate bowl and gradually beat in the cooled chamomile flowers
4. Gradually beat in enough Kaolin Powder to make a paste the consistency of cream
5. Section your dry hair and cover each with the paste
6. Wrap your hair in cling film. Leave for 30-60 minutes
7. Rinse with warm water until all of the paste has gone
8. Shampoo and rinse

### **Natural Leave-In Conditioner**

1 Teaspoon Apple Cider Vinegar

2 Tablespoons Coconut Oil

3 Egg Whites

**METHOD:** Massage into hair, leave for 30 minutes then shampoo and rinse.

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<sup>22</sup> Adapted from Natural Beauty: Making and Using Pure & Simple Beauty Products by Gail Duff

*“The secret of happiness, you see, is not found in seeking more, but in developing the capacity to enjoy less”.<sup>23</sup>*

Socrates

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<sup>23</sup> <https://www.goodreads.com/quotes/282137-the-secret-of-happiness-you-see-is-not-found-in>

## Conclusion

Our aim during 2018 has been to reduce the amount of clutter in our lives, consume as little as possible, spend within our means and reduce our environmental footprint. This is easier said than done in a society (indeed in many societies the world over) which shows no sign of slowing down its overconsumption.

We still have a way to go in our own journey. It is a lifestyle choice which requires tenacity, commitment and mindfulness but I'd like to think we've learnt the life skills to succeed as the rewards really are worthwhile. As far as decluttering goes, another phase will be required once we downsize but we'll know when we've done enough.

Just as wine needs the right combination of grape variety, soil and climate (which the French call 'terroir'), we need headspace, health and authenticity. To me, headspace is a form of minimalism and a cluttered mind the thief of time. Decluttering has freed up the mental and physical space to really focus on what's really important.

Possessions are not an extension of self and by shedding them you do not diminish or fade somehow, unlike Sam in Quantum Leap. The person that you are chose those possessions – and you hold the power, not them. An important concept in Zen philosophy pronounces that if you learn to be content then you are spiritually rich and if you don't then you're spiritually poor even if you have material wealth.

Everything we need we already have and happiness will never come from acquiring possessions. I've learnt to be grateful for what I have now and to enjoy as much as I can in life, without the need to constantly purchase or own things to make myself feel better. Aspiring to have what others have and what others think of you is exhausting and detrimental to one's mental wellbeing. In the course of my own journey so far, I have managed to strip back and reconnect with my authentic self which I feel incredibly grateful for. And I'd like to think that clearing out the 'zeit noise' has also enabled us to support others in their parallel journeys to Live Well For Less. But enough about us.

Identify your own needs versus wants because they will be unique to you and how you choose to live your life. Notwithstanding the fact that no two learning curves are the same. Decide on what you can and cannot live without as you won't make changes without a baseline.

Remind yourself of what you have. Write a list or keep a gratitude diary. The regular habit of noticing will help shift a negative mindset and help you to realise what's important to you/appreciate what you have going for you/appreciate the people in your life more/feel a greater sense of calm. In turn, you will find it more difficult to focus on the negatives. Make a list of your skills and talents, experiences, travels and adventures, friends and family. Read the list regularly to remind yourself of what you have achieved and your amazing qualities.

A well-lived life with less has enabled my husband and I to establish our true cost of living and I'm very proud of how Dave has also embraced the changes. Frugal living isn't for everybody, but we don't feel that we deprive ourselves of anything. We still live and eat really well but within our means. The stress and negative impact on our wellbeing just isn't worth it.

If you'd like to read more about our journey, follow us at [www.katherine-bennett.com/blog](http://www.katherine-bennett.com/blog).

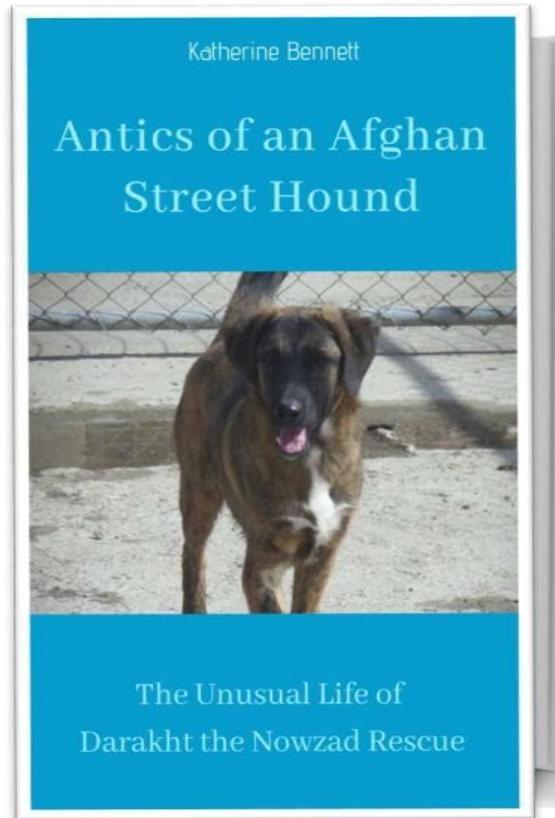
Katherine Bennett  
August 2018

## Sources of Inspiration

Everything You Need You Have (Gerard Kite)  
Living The 80/20 Way: Work Less, Worry Less, Succeed More... (Richard Koch)  
Love Your Leftovers (Hugh Fearnley-Whittingstall)  
Low Cost Living: Live Better, Spend Less (John Harrison)  
Natural Beauty: Making & Using Pure & Simple Beauty Products (Gail Duff)  
Spark Joy: An Illustrated Guide... (Marie Kondo)  
Stuffocation (James Wallman)  
Take Risks (Joe Russo)  
The 100 Thing Challenge: How I Got Rid of Almost Everything... (Dave Bruno)  
The Art Of The Larder (Claire Thomson)  
The Life-Changing Magic of Tidying... (Marie Kondo)  
The New Homesteader (Nick & Bela Ivins)  
The No Spend Year (Michelle McGagh)  
Thrifty Ways For Modern Days (Martin Lewis)  
When To Jump: If The Job You Have Isn't The Life You Want (Mike Lewis)

**Antics of an Afghan Street Hound:  
The Unusual Life of Darakht the  
Nowzad Rescue**

By Katherine Bennett



After a three-hour flight from Kabul, an overnight stay in a Dubai rescue centre and an 8-hour flight to London, he is finally here. In May 2017, six months after applying to adopt a Nowzad rescue, we find ourselves driving to the Animal Reception Centre at Heathrow Airport.

This is the story of one couple's quest to adopt a Nowzad rescue. From tethered abandee to beloved fur child, they explain how Darakht came to be with them, the journey they have all been on in the year since and how at two years old, this crazy toddler is the love of their lives....

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Amazon (paperback & Kindle versions)  
<https://katherine-bennett.com/resources>