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The Cheapskate Next Door: The Surprising Secrets of Americans Living Happily Below Their Means

Jeff Yeager

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THE CHEAPSKATE NEXT DOOR

THE SURPRISING SECRETS OF AMERICANS
LIVING HAPPILY BELOW THEIR MEANS



- Discover fun ways to save money
- Live debt free ... and stress free
- Save green by going green • Raise money-smart kids
- Break old habits and retire young

JEFF YEAGER

Author of *The Ultimate Cheapskate's Road Map to True Riches*

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Jeff Yeager : The Cheapskate Next Door: The Surprising Secrets of Americans Living Happily Below Their Means before purchasing it in order to gage whether or not it would be worth my time, and all praised The Cheapskate Next Door: The Surprising Secrets of Americans Living Happily Below Their Means:

1 of 1 people found the following review helpful. I usually really enjoy this topic
By breedlmaIt turns out this isn't the personal finance book for me. I usually really enjoy this topic. But I feel like this book only relates a few unconnected stories of people being extreme cheapskates and doesn't provide any practical advice. If you think you may already fall into this category, you may enjoy reading story about other cheapskates. If not, I wouldn't recommend reading this.
3 of 3 people found the following review helpful. NOT A HOW TO BOOK
By Aud's ViewI bought this book thinking it would be a book telling me how to save money and travel at the same time. My friends, it IS NOT THAT AT ALL. Its more like a story written about a guy who tries to save money. It's boring and unhelpful and the only way this is going to help YOU save money is to not buy it.
0 of 0 people found the following review helpful. Contains some useful hints. Beware: this book may change your attitude towards money!
By DFA bit repetitious, but interesting and humorous. I got a number of good tips from it about saving money and even more encouragement to follow a life-style with less waste, based on the principle that when you don't spend money on something, that money becomes, in a sense, income. (Like the old adage, "Take care of the pennies and the pounds will take care of themselves.") That attitude to life can, for some people, free them from doing work they don't enjoy and give them more time for the things they love, whether or not those things bring in money.

He's at it again, but this time he's not alone. America's Ultimate Cheapskate is back with all new secrets for how to live happily below your means, á la cheapskate. For *The Cheapskate Next Door*, Jeff Yeager tapped his bargain-basement-brain-trust, hitting the road to interview and survey hundreds of his fellow cheapskates to divulge their secrets for living the good life on less. Jeff reveals the 16 key attitudes about money – and life – that allow the cheapskates next door to live happy, comfortable, debt-free lives while spending only a fraction of what most Americans spend. Their strategies will change your way of thinking about money and debunk some of life's biggest money myths. For example, you'll learn: how to cut your food bill in half and eat healthier as a result; how your kids can get a college education without ever borrowing a dime; how to let the other guy pay for depreciation by learning the secrets of buying used, not abused; how you can save serious money by negotiating and bartering; and how – if you know where to look – there's free stuff and free fun all around you. *The Cheapskate Next Door* also features dozens of original "Cheap Shots" – quick, money saving tips that could save you more than \$25,000 in a single year! Cheap Shots give you the inside scoop on:

- How to save hundreds on kids' toys;
- What inexpensive old-fashioned kitchen appliance can save you more than \$200 a year;
- How you can travel the world without ever having to pay for lodging;
- What single driving tip can save you \$30,000 during your lifetime;
- Even how to save up to 40% on fine wines (and we're not talking about the kind that comes in a box).

From simple money saving tips to truly life changing financial strategies, the cheapskates next door know that the key to financial freedom and enjoying life more is not how much you earn, but how much you spend. Jeff Yeager is the author of *The Ultimate Cheapskate's Road Map to True Riches*, and has appeared as a guest correspondent on the NBC Today Show and Discovery's Planet Green network. He is also the author of the popular blog *The Green Cheapskate*, www.TheDailyGreen.com Visit his website www.UltimateCheapskate.com

From Publishers Weekly
Yeager (*The Ultimate Cheapskate's Road Map to True Riches*) is back with another energetic, likably eccentric lesson on living happily well below your means. Interviewing a variety of self-professed cheapskates, he finds—despite a diversity of lifestyles, backgrounds, and beliefs—common practices and philosophies when it came to money; their knowledge of how to live on less has insulated them from the economic crash. He presents their tips on frugal living in grocery shopping, entertainment, and sensible parenting, but the real value is in Yeager's persuasive argument that an onset of Spending Anxiety Disorder is good for our wallets, our communities, and the environment. If we change the way we think about want vs. need, we can focus our time and attention on the truly valuable things—family, charity, passions, the early retirement that will make enjoying them longer possible—and if we consume sparingly, thoughtfully, and fully, our possessions will not consume us. Yeager and his Miser Advisers are proof that living more frugally isn't about sacrifice—it's about making choices every day to live a better, happier, more thoughtful life with less. (July) Copyright © Reed Business Information, a division of Reed Elsevier Inc. All rights reserved.
From Booklist*
Starred * Ah, yes, belt-tightening is the procedure of the day, from how giant businesses conduct themselves to managing one's own personal finances. It is the latter aspect of conservative spending that the author of the popular *Ultimate Cheapskate's Road Map to True Riches* (2007) and of the blog *Green Cheapskate* addresses in this delightful—yes, delightful—guide for me, you, and everyone else. Personal finance is a universal concern, particularly in these tight economic times. It is a topic that people need to know about but still shy away from. Yeager is here to draw you in and does so easily. He does not use the term "cheapskate" in a pejorative fashion; after all, he lists himself as one and wishes that all his readers would aspire to cheapskateness. A cheapskate to him is someone who lives below his or her means and does so happily. How to spend less than you are spending now is the program he details; the amazing fact about this book is that in addition to his instructions making perfect sense, like no other book of its kind, this one can be read simply for the humor of the author's prose. --Brad Hooper
Reading *THE CHEAPSKATE NEXT DOOR* is like looking in the mirror on a very good hair day - I see myself and I

like what I see. the mirror, of course, is the passel of stories Jeff serves up with good humor about cheapskates like me from around the country. I see myself in almost every one of his 16 Idiosyncrasies of the Cheapskate Mind. I've dump picked, cherry picked yard sales, carefully picked every purchase, always for a fraction of retail. Like my Cheapskate clan, I'm a bit smug about it all - feeling smart rather than deprived - especially in this recession that has barely affected my financial peace of mind. Jeff is the consummate troubadour for our clan. If you don't save 10 times the amount you spend on this book, you probably didn't read it." -- Vicki Robin, author of *Your Money or Your Life* "I loved this book and couldn't put it down, it is an absolute must-read. Jeff puts the fun back in frugality with entertaining insights from "cheapskates" all over the country, sharing their secrets on how to live happy, less-stressful lives on the cheap...I think everyone in the country should read this book." --Stephanie Nelson, founder www.CouponMom.com and author of *"The Coupon Mom's Guide to Cutting Your Grocery Bills in Half"* "Jeff Yeager has a way of unleashing the inner cheapskate in us all!" -- Jean Chatzky "I've written that there are three basic ways to finish rich: spend less, make more, save more. Jeff Yeager has discovered a whole class of happy Americans who pride themselves on mastering the 'spend less' part of the equation. The Cheapskate Next Door proves once and for all that living happily within your means is possible at practically any income." -- David Bach #1 New York Times Bestselling author of *The Automatic Millionaire* and *Start Late, Finish Rich* "Jeff Yeager's research and cross-country cheapskate quest uncovered a truth few Americans know: Not only can you be happy buying less stuff, you would likely be happier. Who are these people who opt out of the consuming rat race? They are The Cheapskate Next Door. For them, spending less is not about deprivation; it's about liberation. And Yeager will tell you all about them -- and their secrets -- in his usual conversational and humorous style. A must-read for those who want to jump off the consumer treadmill and discover what's really important." --Gregory Karp, syndicated newspaper columnist and author of *Living Rich by Spending Smart* and *The 1-2-3 Money Plan* "Whether you are a born penny pincher or merely cheapskate-curious, you're bound to learn something from the Cheapskate Next Door." -- USA Today "The Cheapskate Next Door" by Jeff Yeager, suggests that the simplest solution is to live substantially below your means. Let's deal with Mr. Yeager's book first, because it is the better of the two. One reason is that Mr. Yeager, a former executive with a nonprofit association who now writes about saving money and runs Ultimatecheapskate.com, is so amusing. Here's one quick example: Conceding that he may have taken the idea of skimping on new clothing too far, Mr. Yeager tells what he says is a true story about arriving early for a book signing to which he had traveled by bicycle. (Driving costs you money in gasoline and depreciation.) "I was dressed as I usually am when I am cycling, in ratty-looking shorts and a faded T-shirt," from a 1978 rock concert, as it turns out, he says. "I decided to take a few moments to relax before the signing, so I sat down on a park bench outside the bookstore with my trusty but tattered 10-speed" next to him. "A nicely dressed older woman walked up to me, opened her purse and tried to hand me a \$10 bill, saying, 'You poor man, you look you could use some help.'" Mr. Yeager was at that book signing promoting his previous book, *"The Ultimate Cheapskate's Road Map to True Riches."* In that one, he offered his personal money-saving tips like these: Never spend more than \$1 a pound for meat at the supermarket — advice that leads him to eat such things as beef hearts and kidneys — and always rummage around in couch cushions at hotels for loose change. ("Those things are like upholstered A.T.M.'s.") This time around, he talks to his fellow cheapskates, a moniker they wear with pride, about their money-saving ideas. Many of their tips are clever twists on the conventional. For example, cheapskates always refinance their homes — when it makes sense. First, they make sure the length of the new mortgage is less than the years remaining on the old one. If they have 19 years to go on their old mortgage, for example, they get a 15-year mortgage when they refinance. That way, they will own the house free and clear four years earlier. And it goes without saying that they buy substantially less house than they can afford. Not only is the purchase price less, but so are the taxes and the upkeep. But some of the suggestions are unsettling. Mr. Yeager introduces us to people who don't think twice about grabbing uneaten food off the adjacent restaurant table, once those diners have paid their check, and people who find nothing wrong with "Dumpster diving" for food that supermarkets have thrown away. Mr. Yeager doesn't judge. He uses all the examples to support his "heartfelt belief that most Americans would be happier, and the quality of their lives would actually increase, if they would spend and consume less." -- New York Times "Ah, yes, belt-tightening is the procedure of the day, from how giant businesses conduct themselves to managing one's own personal finances. It is the latter aspect of conservative spending that the author of the popular *Ultimate Cheapskate's Road Map to True Riches* (2007) and of the blog *Green Cheapskate* addresses in this delightful—yes, delightful—guide for me, you, and everyone else. Personal finance is a universal concern, particularly in these tight economic times. It is a topic that people need to know about but still shy away from. Yeager is here to draw you in and does so easily. He does not use the term "cheapskate" in a pejorative fashion; after all, he lists himself as one and wishes that all his readers would aspire to cheapskateness. A cheapskate to him is someone who lives below his or her means and does so happily. How to spend less than you are spending now is the program he details; the amazing fact about this book is that in addition to his instructions making perfect sense, like no other book of its kind, this one can be read simply for the humor of the author's prose." -- Booklist, starred review "...Jeff Yeager, the author of *The Cheapskate Next Door: The Surprising Secrets of Americans Living Happily Below Their Means* (Broadway), doesn't care how he looks, and wants his book to bring out everyone's "inner miser." Believing that

“money really has very little to do with true happiness,” he traveled across the country to meet likeminded skinflints, a journey he tracked on his blog, the Green Cheapskate. Everywhere he found contented families who prospered on small incomes. Parsimonious parents — loving but never lavish — let their kids know early on that they’d be paying their own way through college. Others made paper from dryer lint or stretched grocery dollars by turning dumpster scraps into canapés. All of them adhered to a strict household budget. The result of Mr. Yeager’s wanderings is a compendium of shrewd steps toward financial security that surely would work for anyone capable of obeying his principal rule: “Figure out what your take-home pay is, and then make it a point to spend less than that every month.” --New York Times