



DOING MORE WITH LESS Vicky Payeur

You are richer than you think!

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The FIRE movement and financial independence have inspired many in recent years. These concepts, which require significant investment, remain nonetheless inaccessible for those who reach the end of every month without a penny in their pockets. And there are many in this situation: nearly 50 percent of Canadian workers live from paycheque to paycheque and are unable to save. In this context, is it possible to hope to be financially independent one day? Yes! By adopting a frugal lifestyle, you can do a lot with little, consume less and save, in contrast to most people, who spend without keeping track. And, best of all, you'll eventually build up your savings.

Living below one's means is quite an art in a society where people buy one thing after another, but it's an essential state of mind for getting rid of debts, becoming financially independent, and being able to hope to take early retirement. Herself a proponent of frugality, Vicky Payeur has come up with a number of everyday tips for spending less. At the lowest point of her working life she lived on \$800 per month, rent and groceries included! In this book, she urges us to explore this frugal lifestyle. She offers various tips—some easy to use, others more extreme—to help us save large amounts or a high percentage of our income and FINALLY get the most out of our money. This is a mine of information and inspiration for doing more with our money or simply for saving more.

Strong points

- An in-depth, bold consideration of our relationship with consumption and money.
- The author's best tips and advice for applying frugality to all of our budget items: cooking and food, housing, leisure activities and entertainment, personal care, etc.
- A complete chapter on frugality for families.
- A surprising little detour back to the beginning of the last century to rediscover our former habits (grandma's!)

Subjects : frugality, consumer behaviour, FIRE movement, financial independence, personal finance, voluntary simplicity, budget, economy, debt

Vicky Payeur has been a proponent of simplicity since 2015, when she chose to put the brakes on a spiral of consumption that had left her deeply in debt. She has a B.A. in communications, and every month she inspires more than 100,000 followers on her blog Vivre avec moins and on social media.