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How to become financially fit in 5 easy steps

Nov 20, 2013 6:00 AM by Galit Breen
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Making frugality fun

After going through some tough financial times, Jordan Page and her husband have found the secret to making frugality fun. Their motto is that frugality isn't about going without, it's about stretching every penny so you can have, do, be and live more. Jordan shares her key tips.

After going through some incredibly tough financial times, Jordan Page quickly learned the secret to frugality.

It's not about living a life of scarcity, it's about stretching every dollar to its breaking point and leveraging those dollars to help you achieve everything you want in a fun, easy way. Today, Jordan's mission is to take her message to the world that frugality is what allows you to live the high life. Jordan's blog, *The Fun, Cheap or Free Queen*, teaches you how to have more, do more and live more than you ever thought possible, regardless of how much money you make.

Our millennium's Dear Abby, advice columnist April Masini, says, "Financial freedom directly affects health and happiness whether you're single, dating or married." We all know this is true. When we struggle financially, our stress is upped and relationships are strained.

Jordan learned this firsthand, and decided to do something about it, but with a twist. Jordan explains, "It used to be that when you heard the word 'frugal,' you thought cheap. Miserly. Going without. Giving up everything that could ever be cool, fun and lovely for as long as you live. The good news? Frugal just got a facelift."

Jordan's goal is to prove that being frugal is not about giving up everything you want, rather, it's about learning how to get everything you want. This is what Jordan calls financially fit. Jordan says, "Being financially fit means you live with balance in your life, just as those who are physically fit do. You watch your 'weight' (budget), and avoid excess calories (spending), but learn to enjoy the foods you love with balance and moderation."

We spoke with Jordan about her five easy ways to become financially fit. This is what she calls S.P.R.K.L.

Step 1: S: Stand on the scale

With weight loss, you need to know your weight before you can know how much weight you need to lose. It's the same with finances! You must face the cold, hard facts before moving forward. You have to figure out what you're spending each month and figure out if that number is in a safe zone for your family. Jordan recommends putting at least 10 percent of your income into savings and paying off debt, so your spending should be — at the most — less than 90 percent of what you make.

Step 2: P: Make a plan

Now that you know how much "weight" you need to lose (aka how much less money you need to be spending each month), sit down and make a plan! And yes, that does mean a budget. But just like an athlete has a training schedule, or someone losing weight has a fitness plan, we must have a plan for our finances to ensure they're on the right track to financial fitness. Jordan suggests asking yourself how much you need to cut each month to reach your financial fitness goals, whether it's paying off debt, building up savings or spending less than you make. Write down how much and for how long. Then decide where that money is going to go instead, and write that down, too.

Step 3: R: Go to the ranch

In *The Biggest Loser*, contestants go to "the ranch" where they work out six to eight hours per day, cut out any food that actually tastes good, endure the wrath of Jillian Michaels and do anything and everything else to lose as much weight as they can, as quickly as possible. Doesn't sound very fun, does it? But when you think about it, it's not forever. In fact, it's just a few months. And the results are a life of abundance and happiness. "Decide what your 'junk food' is — manicures, eating out, cable TV, designer brands, Starbucks — and cut. It. Out," says Jordan. "Whether you have 500 or five 'pounds' to lose, it's necessary all the same. It's about committing, gritting your teeth and jumping in head-first. Remember: It's not forever."

Step 4: K: Keep the weight off

Ahh, your time is done at the ranch. You've cut out all the excess in your life, got your spending down quickly and dramatically, and now have your debt paid off and maybe even some cushion in the bank. You're in the habit of "counting your calories" (watching your spending and staying within a budget), Now it's time to learn to eat again. Just like someone coming off an intense diet, you don't want to go back to your old ways of eating. Jordan explains, "You can enjoy your favorites again, but in moderation and with patience. Go shopping! But wait for the sales and buy off-season. Go on vacation! But shop for the best deals or go on a road trip instead. Eat out! But not every day and search for a coupon online before deciding on a restaurant. You can do it all and still remain financially fit."

Step 5: L: Learn to love the journey

You can learn more about financial fitness and Jordan on her blog, Facebook and Twitter. If you're ready to start on the road to (fun!) frugality, Jordan suggests starting here:

- Simplest budget technique ever
- The 7 bank accounts every family should have
- How to save half on your groceries each month... without clipping a single coupon
- The "three-month rule"... The secret to buying (just about) anything you want

The only difference between fear and excitement is your attitude. Don't be afraid of the process, be excited about the journey. Your attitude and commitment will make all the difference in this process. Jordan says, "Look forward to living an abundant life. Be excited about teaching your kids lessons that will benefit them. Enjoy the ride. But most of all, enjoy how good it feels to live financially fit."

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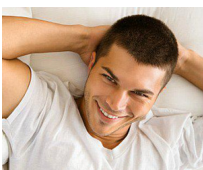
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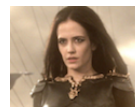
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