



LCBS-2022-07-11-GettingAMinimalistMindset

Getting a Minimalist Mindset

I have found to make changes in our lives, we must replace bad habits with good ones. Sounds easy, but it certainly is not. If you have repeated a bad habit for even a year, it is really hard to change. Perhaps you grew up and simply followed in the footsteps of your parents. Perhaps you were taught in school to do things a certain way when in reality it is not the best plan for your life.

I read Jim Kwik's book "[Limitless](#)" and found it quite interesting. Look for a review on this book in the next week or so. While Limitless is not focused on Minimalism, Jim Kwik teaches you to think beyond what you have been taught. You can buy [Limitless](#) here. Think outside the box and question everything.

What I learned from this book is you must rethink all things. So if your life is a life of consumerism, it requires a hard change. If you want to

change, you must believe that it is for your benefit. So can you say: “ I don’t need all the things I have been buying myself.” Until I questioned my motives about ten years ago, I thought I needed all the ‘Things’ I was buying.

But after a few years of never being satisfied with what I had, I realized it was not doing me any good. Having the newest Android phone on the newest Android OS release is not all that important. I used to think it was so important. If we have to have the best of everything, most likely Minimalism may not be what you want to pursue. But if you are a practical person, minimalism may be your cup of tea.

Question everything you are doing. Ask yourself “What gain am I getting from how you are purchasing items?” Is it possible that you could be just as well off with a one-year-old phone(or a 2 or 3-year-old one)? How about a 2-year-old Intel I7 Dell laptop? Those and 3-year-old ones are the only kinds I use. I will do an article soon on why these work so well and save us about one-half the price of a new computer. Try testing an 8th gen I7 with NVME SSD hard drives and compare it to an 11th Gen I7. Very minimal differences, but cost less than half the price of a new one.

How about your clothes? Do you have to wear a name brand for everything? Who is noticing these expensive items you are wearing? Probably no one who is a true friend. How many pairs of shoes do you own? How many different sets of clothing do you own? Most people have dozens and the closet is overflowing.

What about the groceries we buy? I love certain brands of items, but the store brands are pretty close on almost everything, and if no detectable difference, why pay a 40 to 50% difference. Saturday, I found a perfect example of this. A package of Oreo cookies at Walmart was \$4.58. The store brand, which looked the same and tasted identical to the original and cost only \$2.17. Now that is a huge saving. Do that on 40 items and guess what? Half the grocery bill. Now not every item can be replaced equally with store brands, but I dare say at least 80 percent can be. The savings you can use for important things such as investments or taking your kids on vacation.

Let's talk big-ticket items. What kind of car do you drive? I read in the "Millionaire Next Door" that 90% of millionaires drive 4 to 5-year-old sedans. Not Mercedes or BMWs which these people could easily afford. Save money and buy reasonable high-quality cars that are just a few years old. Cars you don't think of that are excellent quality used cars are Kia's and Hyundai's. Hondas and Toyotas have been excellent quality vehicles for over 20 years.

Sometimes off-lease cars can be bought at huge discounts over the cost of new ones. There is a huge loss of value in the first few months after new car purchase. And in the environment we are in, just finding a new one is hard, and then it will probably cost you full price if not more. Not a good time to force a new car purchase.

How big is big enough on a home? I have read that most homes 30 years ago were under 1,000 square feet. Today the average home is over 2,000 square feet. I used to live in a 2375 sq. foot 4 bedroom home, and it was great. But guess what? Even with 3/4" wall studs and double insulation, the electric bill 20 years ago exceeded \$500 a month. So not only do you pay for the extra room, but you pay every month on the utility bills.

After a few stops in downsizing, we are now living in a 3 bedroom / 1200 sq. ft. house and we love it. Less to clean and my electric bills using window air conditioners for cooling just two rooms at a time keep our electric bill around \$115 a month using the 'free weekends plan' with Reliant Energy. Huge savings and we honestly have more room than we need. All 3 of our kids are grown and we use one bedroom for my consulting office and another for my wife's sewing room. Plenty of space for everything we need.

I hope these ideas will give you some food for thought. Question everything and seek a simple method. The savings will be huge, and you can use the extra money to build more passive income so that you can retire earlier. See articles below on how to invest to retire early.

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