




THE MONEY MINIMALISTS

# Recession Proof Survival Kit



Get prepared for the next recession emotionally and  
financially!



# RECESSION PROOF SURVIVAL KIT

## **The Money Minimalists**

Congratulations on taking the first steps towards becoming recession proof! This bundle includes a budget audit, budget worksheet, side hustles, and money saving tips to prepare you financially. It also includes a 30 day journaling challenge to prepare you emotionally.

The economy will always cycle, so we are due for another recession sometime in the future. Whether it's this year or later on, it is best to always be prepared. Hopefully these tips help you realize what you need to focus on in order to get through the next recession.

Share this bundle with your friends and social media so they can be prepared as well! Don't forget to tag us at @TheMoneyMinimalists

# SAVING MONEY

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## 15 MONEY SAVING TIPS

1. Use BillShark, Trim, or Truebill to negotiate your current bills (cable, internet, etc)
2. Use Truebill to audit your budget and track your spending.
3. Do your own nails
4. Use cashback apps like Ebates, Rakuten, Ibotta, Shopkick, Swagbucks, ShopAtHome, Dash, Drop
5. Use coupons from Groupon for activities
6. Incorporate more DIY facemasks into your skincare routine
7. Curb your online shopping habit
8. Lower your usage of HVAC
9. Move in with your family or friends
10. Pause your gym membership and use free online fitness apps like FitOn
11. Eat more PB&J's for lunch
12. Use cash envelopes to track your spending
13. Cut your own hair
14. Take 5 minute showers
15. Hide your credit cards

# BUDGET AUDIT

## - ESSENTIAL EXPENSES

Now is the time to go through your budget with a fine toothed comb and cut out unnecessary expenses.

**Rent/Mortgage :** Can you get a roommate? Can you move in with friends and family to lower your costs?

**Utilities:** go to the competing providers and ask them for a better rate. use this to negotiate with your current providers.

**Internet:** go to the competing providers and ask them for a better rate. use this to negotiate with your current providers. Re-evaluate if you need all of the services or if you can get a cheaper package.

**Phone:** go to the competing providers and ask them for a better rate. use this to negotiate with your current providers. Re-evaluate if you need all of the services or if you can get a cheaper package.

**Medical Bills & Other Debt:** Call the loan providers and discuss with them if they can lower the debt due to everything going on.

**Student Loans:** Call the loan providers and discuss with them if they can lower the debt due to everything going on.

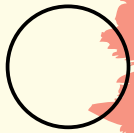
**Health Insurance:** are there cheaper plans out there?

**Groceries:** Is there leeway on your grocery spending? Cut out the tortilla chips and salsa and make your own. Also use apps like Ibotta and FetchRewards to save money.

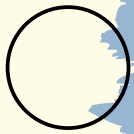
# BUDGET AUDIT

## - NONESSENTIAL EXPENSES

Now is the time to go through your budget with a fine toothed comb and cut out unnecessary expenses. After going through these, write down how much you're currently spending and try to cut that spending in half.



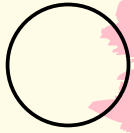
**Gas:**



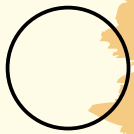
**Entertainment:**



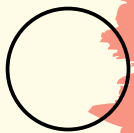
**Going out to eat:**



**Coffee Runs:**



**Shopping:**



**Beauty services (manicures, hair, etc):**



**Gym:**



**Miscellaneous:**

# BUDGET

DATE:

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## SAVINGS CHALLENGES

- SAVE \$\_\_\_\_\_
  - NO TAKEOUT/DINING OUT
  - CUT ENTERTAINMENT SPENDING IN HALF
  - CASH ONLY MONTH
  
  - 
  -
- 

SAVINGS GOALS  
FOR NEXT MONTH:

RENT/MORTGAGE:

UTILITIES:

INTERNET:

PHONE:

MEDICAL BILLS:

CREDIT CARD BILLS:

STUDENT LOANS:

HEALTH INSURANCE:

GROCERIES:

GAS:

ENTERTAINMENT:

GOING OUT TO EAT:

COFFEE RUNS:

SHOPPING:

BEAUTY (MANICURES, HAIR, ETC):

GYM:

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# SIDE HUSTLES

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1. Craigslist Gigs - mow lawns, bartend, etc.
2. Focus Groups - [focusgroup.com](http://focusgroup.com) [focusgroups.org](http://focusgroups.org)
3. Teach Online - VIPKID, Teachaway
4. Dumpster Dive - find furniture and sell online
5. Instacart - deliver groceries
6. UberEats/Doordash/Postmates - deliver takeout
7. Getaround- rent your car
8. Etsy - sell printables
9. Teachable - sell online course
10. VRBO/Airbnb - rent out your room
11. Transcriptionist - Transcribe videos
12. Amazon driver - deliver Amazon packages
13. Online Surveys - Survey Junkie, Swagbucks
14. Become a virtual assistant
15. Upwork/TaskRabbit/Fiverr - freelance for gigs with your skills

# 30 DAY JOURNALING CHALLENGE

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The emotional effects of a recession can be difficult to get through. The anxiety and stress you might feel about the future might feel overwhelming to you right now, but journaling can help you compartmentalize the thoughts and work through it. I'm a huge proponent of journaling and as you get to know me, you will start noticing it pop up more and more throughout my articles.

Journaling forces you to confront your emotions and deal with them. The only way to move past difficult times is to get through them. The faster you confront your issues, the sooner you will arrive where you want to be. To get you started on journaling, I've created a 30 Day Journaling Challenge with prompts designed to show you the value in journaling.

Join the challenge and be sure to share it with your friends so they can join you too! Don't forget to tag @TheMoneyMinimalists with your progress!

**GOOD LUCK AND ENJOY THE PROMPTS!**



# 30 DAY JOURNALING CHALLENGE

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Journaling has helped me dream bigger and get through tough times. I encourage you to try this 30 day journaling challenge and tag me @TheMoneyMinimalists with your progress! Each prompt is designed to have a 2-3 sentence answer, forcing you to reflect on your life. Try journaling when you wake up, right before bed, or during your lunch break! Find what works for you and make it a habit!

### NOW LET'S GET JOURNALING!

1. What did you dream about last night?
2. What is your ideal morning like?
3. What/who frustrated you recently? Why?
4. Do you believe in manifestation? Why or why not?
5. What did you enjoy the most about today? How did it make you feel?
6. What is something you wish you had more time for?
7. Think back on where you were last year. How much have you grown as a person?
8. Do you prefer working from home or in an office? Why?
9. What is something you miss doing?
10. What is your dream vacation?
11. What did you struggle with this week?
12. What was the last thing that made you laugh? How can you incorporate that more into your life?
13. Where were you when you last felt peaceful?
14. Do you have a favorite hobby? Why do you love it?
15. How do you feel about today? What contributed to that feeling?
16. What is something you want to improve about yourself? How will it change your life?
17. Rewind 10 years. What do you wish you knew then?
18. When are you the happiest?
19. What are you looking forward to tomorrow?
20. Sit outside for 5 minutes without your phone or any distractions. What do you notice about your surroundings? About yourself?
21. What is your proudest accomplishment?
22. What do you wish you could learn more about?
23. What is your next financial goal?
24. What is your favorite memory from the last 10 years?
25. What are 3 unpopular opinions that you have?
26. What does a financially secure life look like to you?
27. Fast forward 5 years, what does your life look like?
28. What steps do you need to take to get to your future ideal life?
29. What is a challenge you overcame recently that helped you grow?
30. What did you like about this challenge? What was difficult? Will you continue journaling?

**CONGRATULATIONS ON FINISHING THE 30 DAY JOURNALING CHALLENGE! STAY TUNED FOR MORE CHALLENGES FROM THE MONEY MINIMALISTS**

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