

# How to Keep a Positive Mindset While on a Tight Budget

*It's not always that we have enough money. Sometimes we have to stretch our finances further to make ends meet.*

These are times when we have to think carefully about what we spend our money on, lest we find ourselves deep in debt. You can agree that when there is barely enough to cover bills, frustrations can set in. It is hard to keep your spirits up when you can't even see the end to the current predicament. You will always be yearning for a breakthrough, which can leave you really depressed.

However, having a negative mindset can only make you feel more stressed. The more you see that the situation is unchangeable, you will not find the inspiration you need to make things better. On the other hand, keeping a positive mind when money is tight can go a long way in making the burden lighter on your mind. It even becomes easier to find creative solutions to your tight budget. If you are finding it hard to stay positive because of a tight budget, here are 5 tips that can help you.



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# **1. Find inspiration in your why**

While there are some negative things such as losing your job that lead to a reduction in finances, there are other decisions that we make in life that can really shake up our budgets. You could be saving up money for a deposit on your first house, buying a car, furthering your education, or starting a business. You could also have decided to live on a single income as a couple so that one of you can stay home to take care of the kids. Whatever decision that got you there can be a source of inspiration when frustrations start to set in.

When it gets frustrating along the journey, try reminding yourself why you are doing that. You can even find creative ways to jog your mind every now and then. For instance, you can make a flashy post and stick it on your dressing table mirror or in your kitchen. Write down your goal and some inspiring quotes on it. Besides giving you the inspiration that you need to keep pushing, it can be a constant reminder that you are in it for a season.

If you lost your job, received a pay cut, someone in your family felt sick, or something else happened to affect your finances negatively, you can still find inspiration despite that. You need to remember that some things are beyond your control. There is little that you could have done to prevent them. Reminding yourself about this will help you stop beating yourself up for it. You are likely to stop pitying yourself and you will pick yourself up to look for solutions to the money woes.

# **2. Work on improving your finances**

Sometimes cutting back on expenses can feel like you are giving up something. This makes it harder and more frustrating especially when you see your peers doing these things.

However, if you take a closer look at your budget, you are likely to find things that you spend your money on that don't really give your money's worth back. For instance, you could be paying for a gym subscription that you rarely find time to attend or a streaming subscription that you rarely sit down to enjoy. Looking at such things critically can help you see areas that you can free up money and give your budget some more room. Instead of looking at it as a way of giving something up, change your perspective and start looking at it as an opportunity to save some money.

In addition to cutting back your expenses, you can find other ways to improve your finances. For instance, if you are yet to start a family, you can sell that big house that probably only hosts parties and friends for a smaller one. The quicker you do it, the earlier you will get the financial boost you so much need. If you don't have an idea how to go about selling your house fast, a quick Google search on how to [sell my house fast](#) will give you the insights that you need.

### **3. Throw in some fun**

When times are hard, having fun is always the last thing on our minds. However, refocusing your mind on the ongoing problem keeps stress at bay. Throwing in some fun here and there is a good way to take your mind off the problem for a while.

You could be thinking that having fun is counterproductive, as it requires money. However, it is not always that you will need to spend money to have fun. If you look around you, there are many free things that you can engage in. For instance, you can take your family out for a picnic at the park, take a hike in the nature trails in your neighborhood or visit free museums/art centers. If you are a mother feeling frustrated and stuck at home, such activities can go a long way in making you feel better.



On top of leveraging the free things in your community, your hobbies can provide you with a getaway from your frustrations. You can even find ways to make money with your hobbies to supplement your budget. If you don't have something that you like doing, you can easily cultivate a hobby.

For instance, if you love music, you can start making your own music and sharing it on social media pages for likes and follows. Thankfully, [free music making software](#) has made it easy to make music on your computer right from your living room or bedroom. You will have so much fun mixing sounds and adding musical instruments to your recordings.

## **4. Keep a gratitude journal**

Studies show that people who find time to be grateful are happier than those who don't. Their level of happiness keeps rising the longer they keep at it. The reason behind it: being grateful allows us to focus more on the positive things that are going on than the negatives.

You see, when we are facing challenges, our minds mainly focus on the things that are going wrong. Unfortunately, such negative thoughts can really draw out joy in our daily lives. And, things tend to get worse when you are unhappy. Amazingly,

all you need to do to shift your day is focus your thoughts on things that you are grateful for. The budget could be tight, but you are getting closer to reaching your savings target for that house deposit, car or whatever you were saving for. Being grateful for that milestone is a great way to spark positive thoughts in your mind. You start seeing yourself driving that car, living in that dream home or with a good job after graduating.

Even if you barely have enough, start being grateful for the positive things around you. For instance, you can choose to focus on two or three things in a day and write them down in your journal at the end of the day. This allows you to only focus on these things throughout the day, leaving no room for worries. The shift in your mental focus goes a long way in liberating your mind.

## **5. Save for splurges**

When money is tight, the first things to be cut off the budget are things that appear to be a waste of money. You no longer see the need for treats that you had as a family since they seem expensive at the moment. However, giving up on splurges can only make you feel worse. If you have kids, for instance, lacking the usual treats can take a toll on them.

In as much as money is tight, you can find ways to budget for splurges every now and then. Keep in mind that they don't have to be expensive and start saving for it little by little. For instance, you can squeeze in a few dollars every month towards this. When you have a budget for it, you will not have the perspective that you are wasting money.

Another way to continue enjoying your special treats is to find cheaper ways to do them. For instance, if you used to go out as a family for night dates or movies, you can start having them at home. Just rent a movie or make a delicious home cooked meal and just enjoy as a family. Besides lifting

up your spirits, it can bring you closer as a family even in hard times. It also allows you to focus on the most important thing in your life – family.

## Conclusion

Keeping a positive mind when the budget is tight isn't a walk in the park especially at these times when everything literally costs money. However, it is very important to try and be positive for your mental health. The next time you find yourself in this predicament, remind yourself why you are doing it, keep a gratitude journal and start finding ways to improve your finances. In addition, try to focus your mind on other things such as your hobbies. Saving for your usual splurges is also a good way to keep things normal for you and your family.



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