

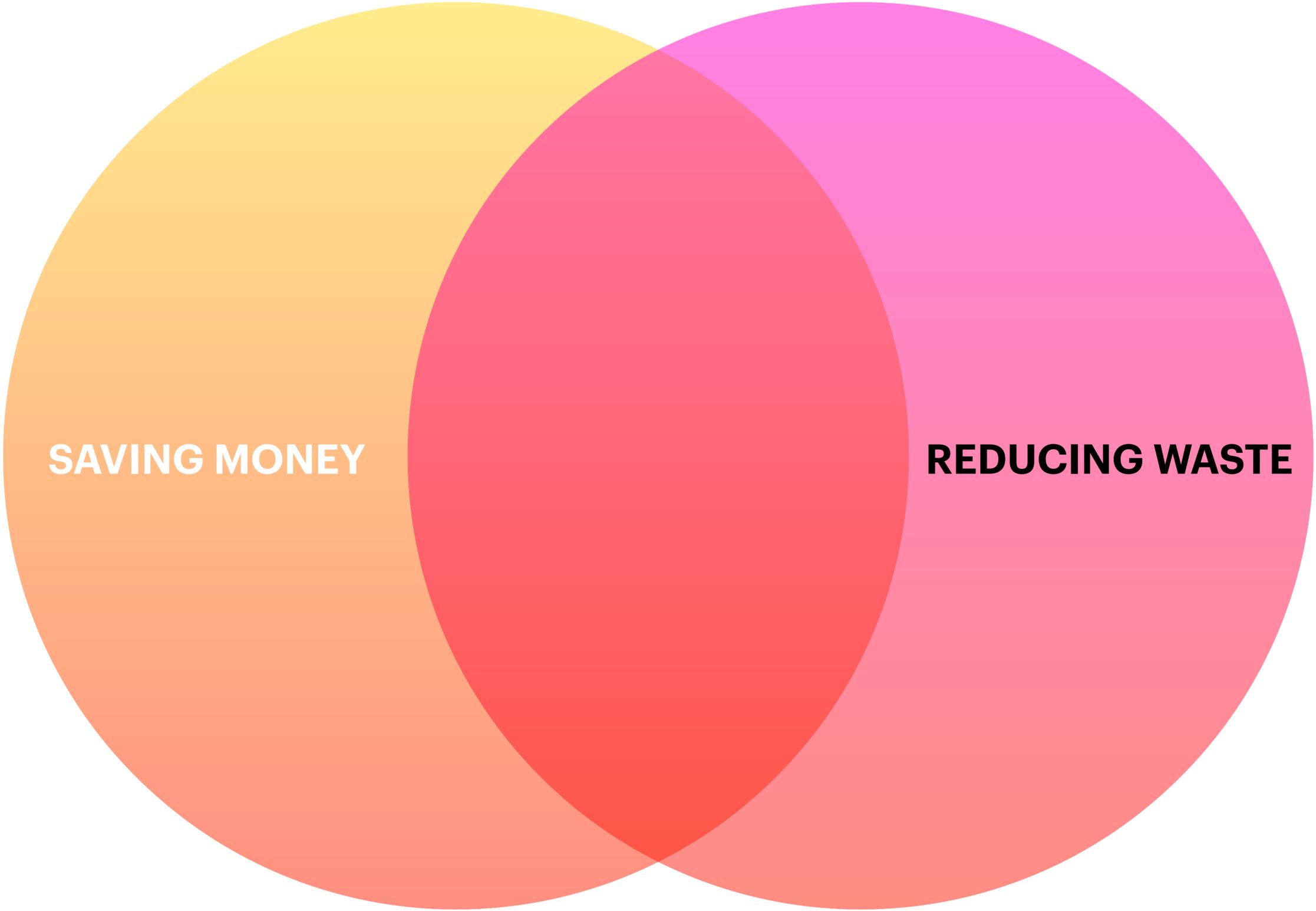
FRUGALITY
AKA: SAVING MONEY WHILE
YOU SAVE THE PLANET

LEITHA MATZ

COO/COFOUNDER, ZUPER GMBH

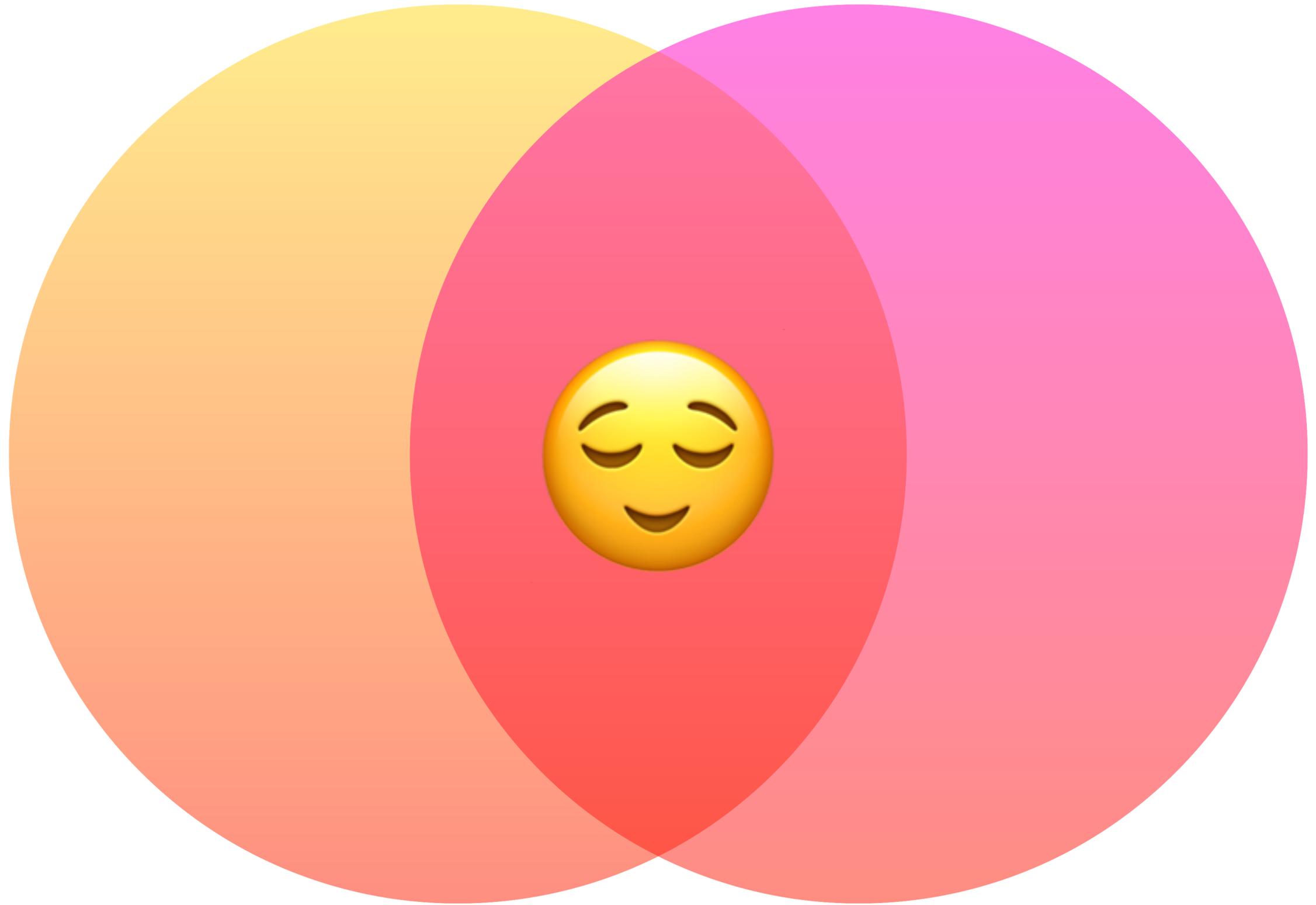
COFOUNDER, MIND THE GAP, EV

WASTE IS FOR LOSERS



SAVING MONEY

REDUCING WASTE



**YOU WASTE LESS WHEN YOU
HAVE A PLAN**



RESOURCE

The image shows seven glass jars filled with a vibrant red sauce, likely tomato sauce, arranged on a white wooden surface. The jars are Ball Mason jars, with the brand name 'Ball' and 'MASON' embossed on them. Each jar is sealed with a silver metal lid. In the foreground, two fresh, ripe red tomatoes are placed next to the jars. The background is a soft-focus view of green foliage and a white railing, suggesting an outdoor setting. The word 'PLAN' is overlaid in the center of the image in a bold, white, sans-serif font.

PLAN

A green metal dumpster is overflowing with a large quantity of ripe, red and yellow tomatoes. The dumpster is situated outdoors on a concrete surface, next to a white brick wall and a grey corrugated metal door. The dumpster has some faded white text on its side, including the number '349-7515'. The scene is brightly lit, suggesting daylight.

NO PLAN

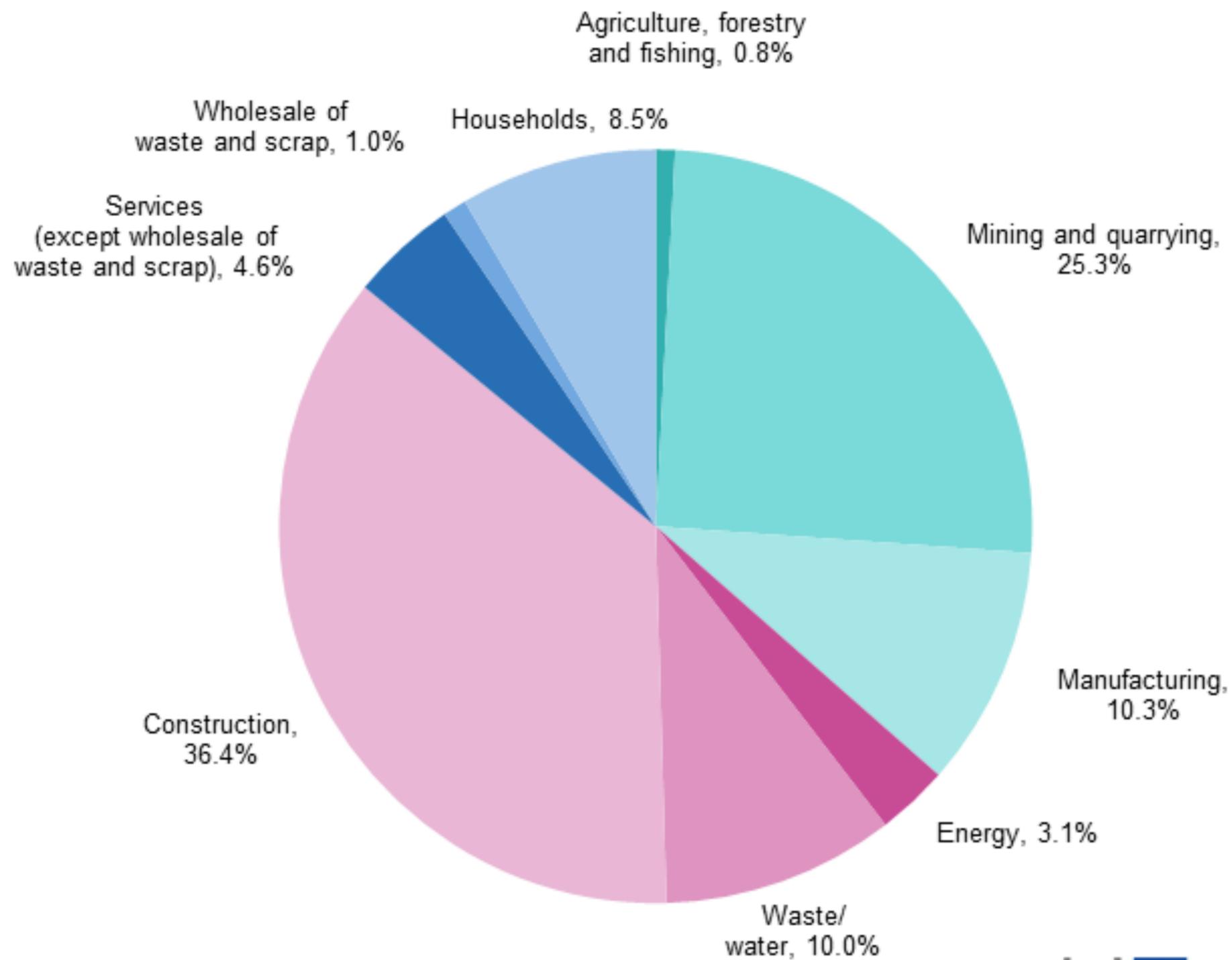
Y tho?



WASTE IS THE ENEMY

Waste generation by economic activities and households, EU-28, 2016

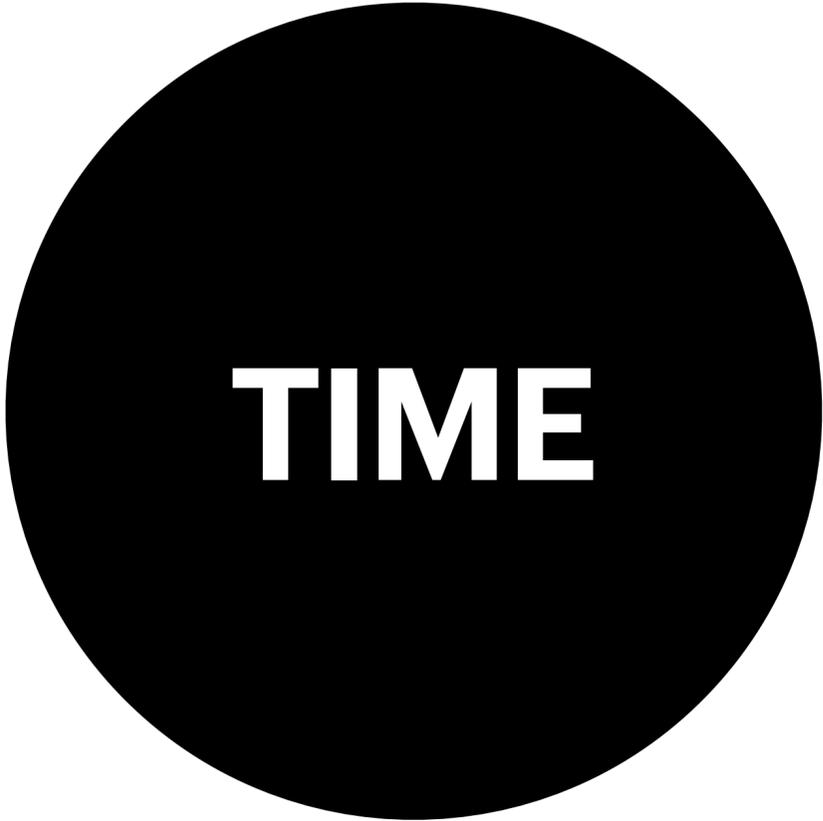
(%)



Source: Eurostat (online data code: env_wasgen)

TIME, MONEY & ENERGY

TIP #1: TAKE STOCK OF HOW YOU SPEND



TIME



MONEY



ENERGY

TIP #1: TAKE STOCK OF HOW YOU SPEND



MONEY

- 1. Keep track of how you spend your money.**
- 2. Determine your fixed vs. discretionary expenses.**
- 3. Align the available money with your goals and values.**

TIP #1: TAKE STOCK OF HOW YOU SPEND

Housing (30-35%)

Transportation (14-17%)

Food (12-14%)

- Food at home
- Food away from home

Personal Insurance & Pensions (10-13%)

Healthcare & Insurance (6-10%)

Apparel & Services (3-4%)

Entertainment (1-2%)

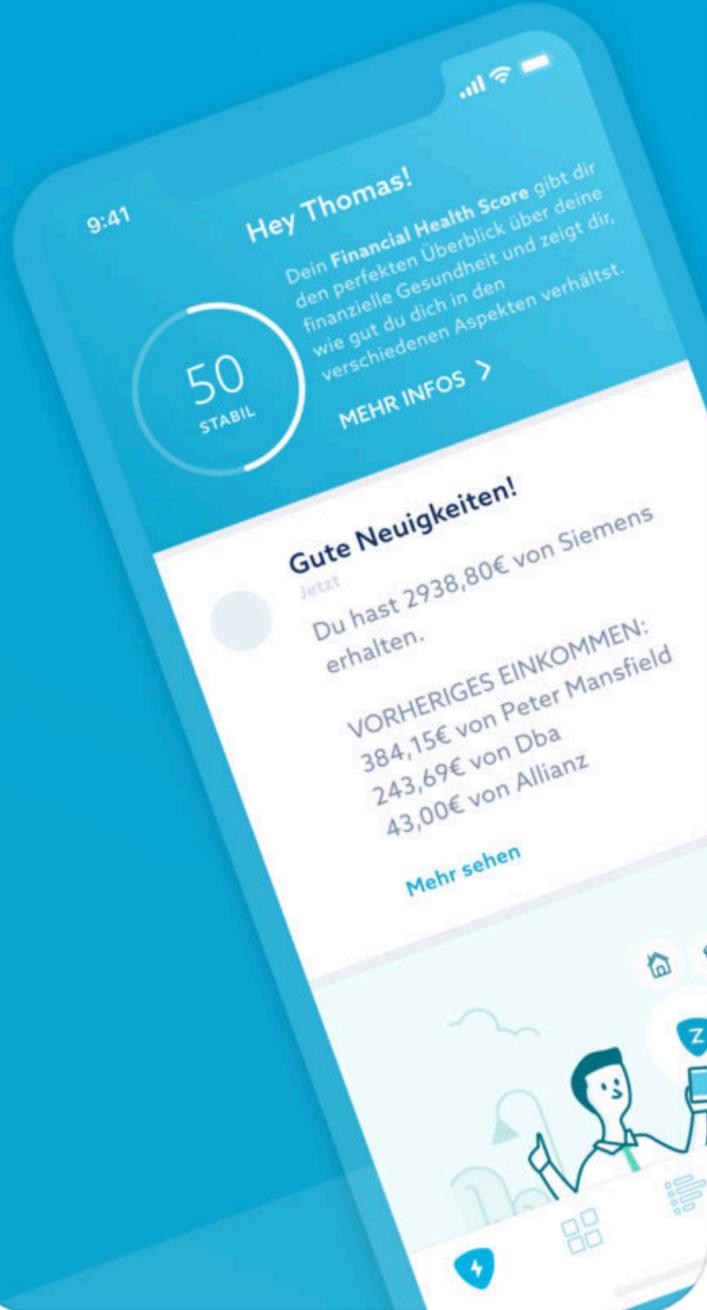
Cash Contributions (1-2%)

All Other Expenditures (.5-1%)

Education (.5-1%)

Personal Care Products & Services (.2-1%)

Bring deine Finanzen in Form



Verbessere deine finanzielle Gesundheit

Übernimm volle Kontrolle über deine Finanzen

Entdecke hilfreiche Tipps und Tricks

Certified by

TÜV
SAARLAND

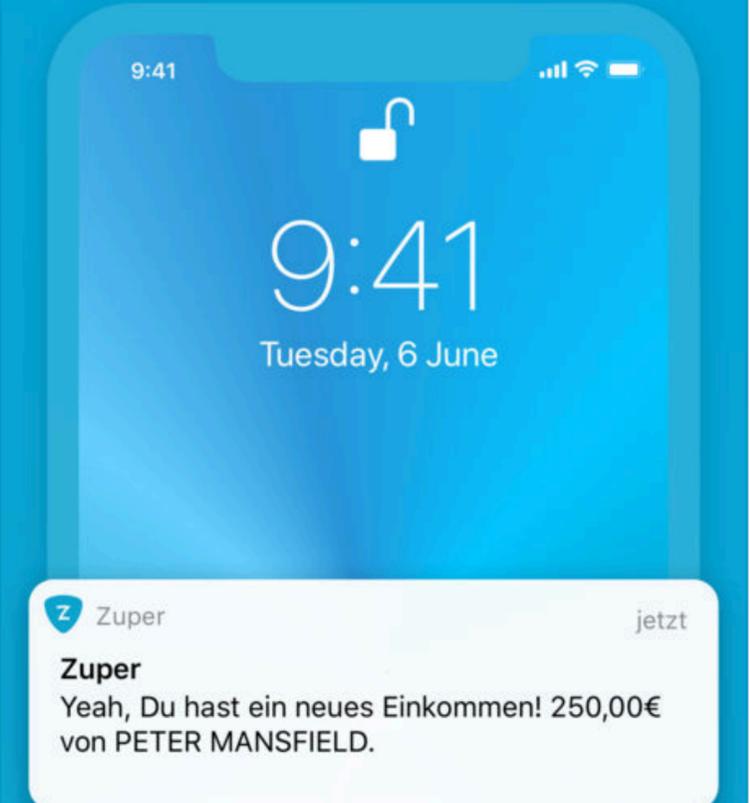
Was ist mein Vermögen?

Komplette Übersicht über alle Konten



Volle Kontrolle

Push-Mitteilungen genau dann, wenn du sie brauchst



www.getzuper.com

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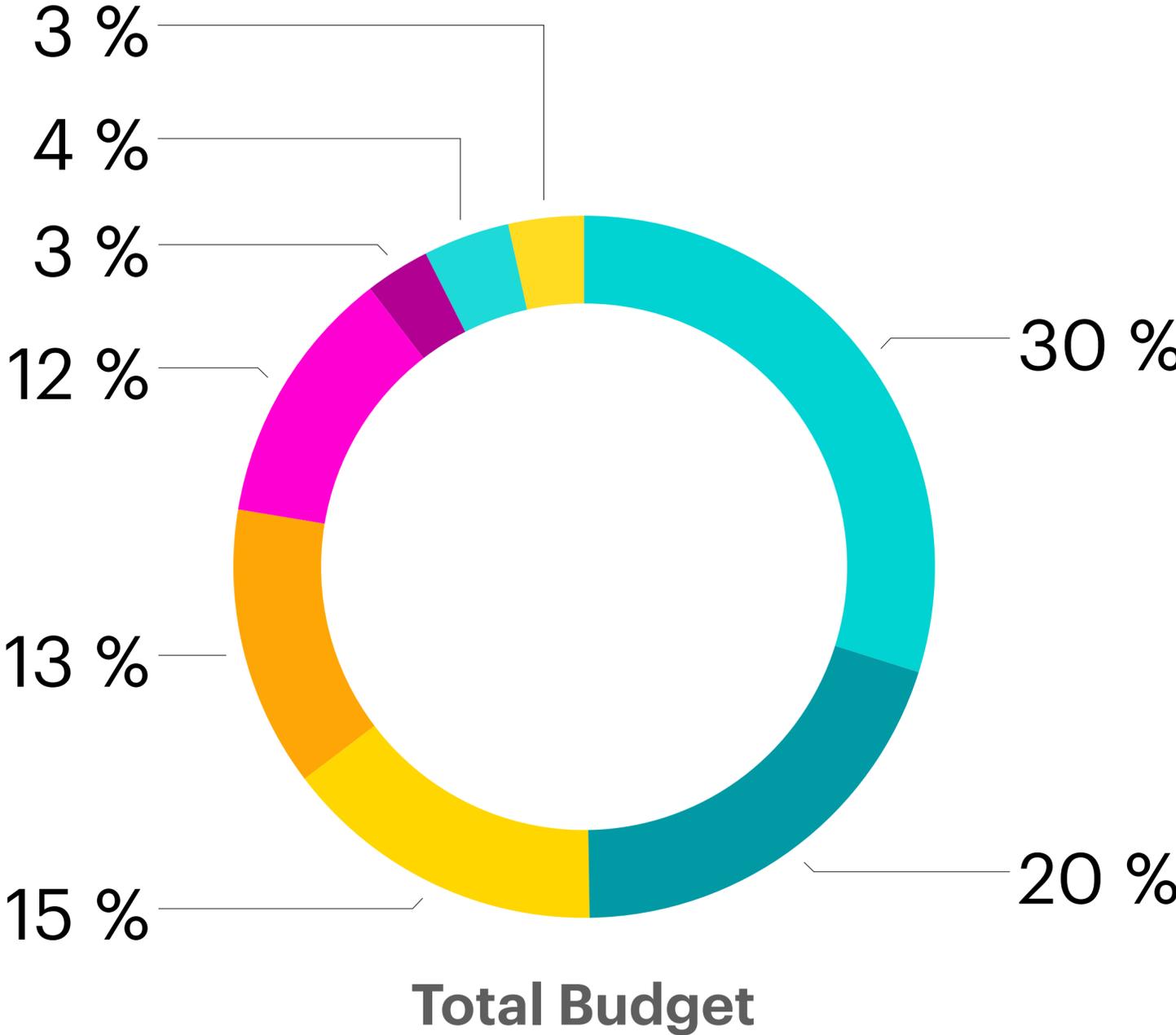
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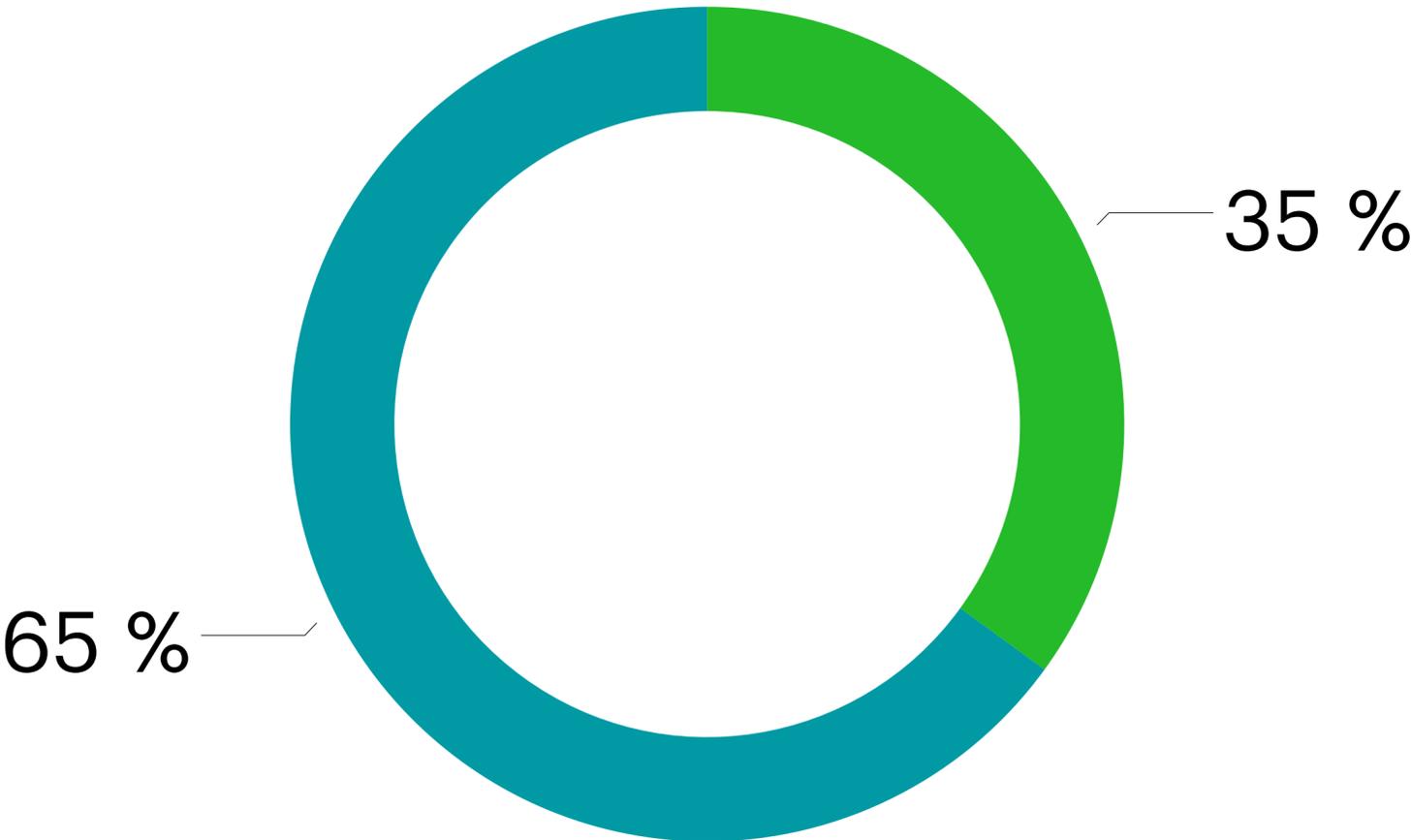
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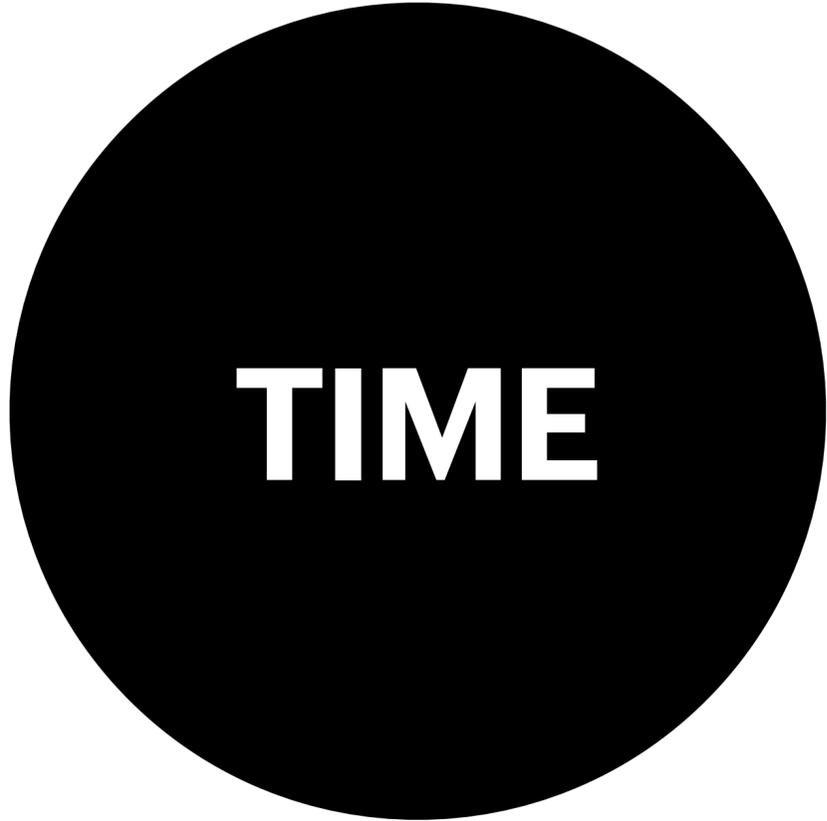
Education (.5-1%)

Personal Care Products & Services (.2-1%)



Fixed vs. Variable

TIP #1: TAKE STOCK OF HOW YOU SPEND



TIME

- 1. Make a log of how you spend your time.**
- 2. Determine your fixed vs. discretionary time.**
- 3. Align the available time with your goals and values.**

TIP #1: TAKE STOCK OF HOW YOU SPEND



ENERGY

1. **Make a log your energy level through the week.**
2. **Define energy-depleting and energy-boosting tasks.**
3. **Align your energy with your goals and values.**

CAPACITY!



TIP #2: FOCUS ON WHAT YOU VALUE



TIP #2: FOCUS ON WHAT YOU VALUE

**Adventure, Autonomy, Challenge, Change, Community,
Competence, Competition, Co-operation, Creativity, Conservation,
Decisiveness, Diversity, Ecology, Education, Ethics, Excellence,
Exploration, Fairness, Fame, Family, Flexibility, Freedom, Friendship,
Happiness, Health, Helping Others, Honesty, Independence,
Integrity, Leadership, Loyalty, Meaningful Work, Money, Order,
Philanthropy, Play, Pleasure, Power, Privacy, Recognition,
Relationships, Religion, Safety, Security, Service, Spirituality,
Status, Wealth, Work**

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Adventure, Autonomy, Challenge, Change, Community,
Competence, Competition, Co-operation, Creativity, **Conservation**,
Decisiveness, Diversity, Ecology, Education, Ethics, Excellence,
Exploration, Fairness, Fame, **Family**, Flexibility, Freedom, Friendship,
Happiness, **Health**, **Helping Others**, Honesty, Independence,
Integrity, Leadership, Loyalty, **Meaningful Work**, Money, Order,
Philanthropy, Play, Pleasure, Power, Privacy, Recognition,
Relationships, Religion, **Safety**, Security, Service, Spirituality,
Status, Wealth, Work

TIP #2: FOCUS ON WHAT YOU VALUE

Adventure, Autonomy, Challenge, Change, Community,

Competence

Conservation

Exploration

Family

Happiness Health Helping Others

Meaningful Work

Relationships

Safety



Competence

Conservation

Exploration

Family

Happiness

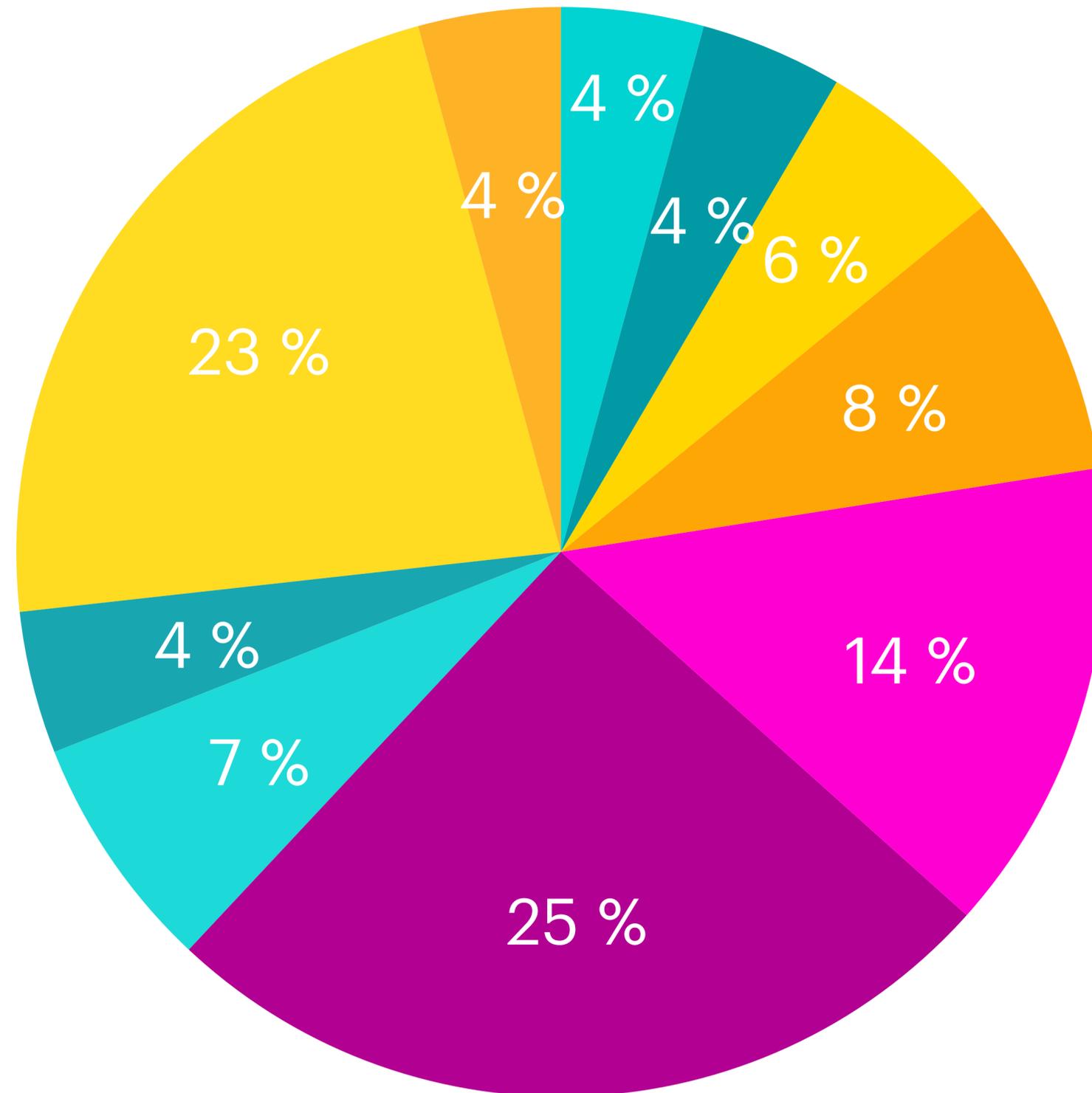
Health

Helping Others

Meaningful Work

Relationships

Safety







TIP #3: GET ORGANISED

Daily Priorities Plan

Weekly Meal Plan

Monthly Money Plan (Budget)

Quarterly Habits Check

Daily Priorities Plan

The morning question, What good shall I do this day?	5	Rise, wash, and address <i>Powerful Goodness</i> ; contrive day's business and take the resolution of the day; prosecute the present study; and breakfast.	
	6		
	7		
	8		
	9	Work.	
	10		
	11		
	12	Read or overlook my accounts, and dine.	
	1		
	Evening question, What good have I done today?	2	Work.
		3	
		4	
5		Put things in their places, supper, music, or diversion, or conversation; examination of the day.	
6			
7			
8			
9		Sleep.	
10			
11			
12			
		1	
	2		
	3		
	4		

Weekly Meal Plan

WEEKLY FEEDING PLAN

(S) Saturday

Leftovers: Pork, Salad, Hummus
Turnips, Halloumi

(S) Sunday

Chops & Brussels Sprouts & Potatoes

(M) Monday

Enchiladas & Salad

(T) Tuesday

Leftovers... Enchiladas!

(W) Wednesday

Tacos?

(T) Thursday

Eat with the Neighbors!

(F) Friday

Fish Friday + salad

(✓) Use Up

✓ Mole Pork
✓ Hummus
Sauerkraut
Cucumber
✓ Turnips

Potatoes

! @ Pork chops

! @ Pea Soup

✓ Chicken

✓ Halloumi

B. Sprouts

Salad

! @ Last week's pears!

(📅) Make Ahead

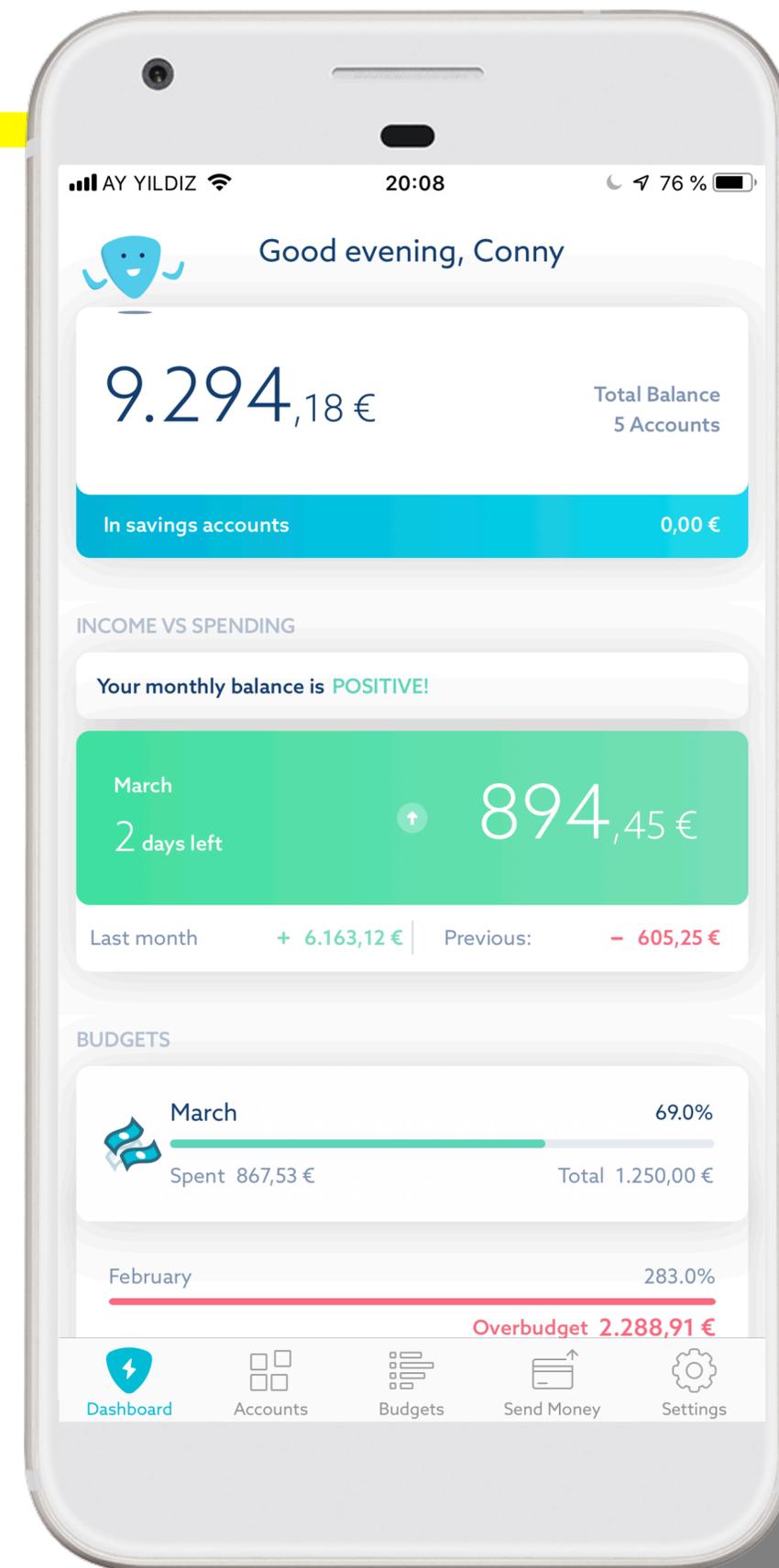
✓ Chicken Soup

✓ Vegetable Stock

✓ Candied orange peels

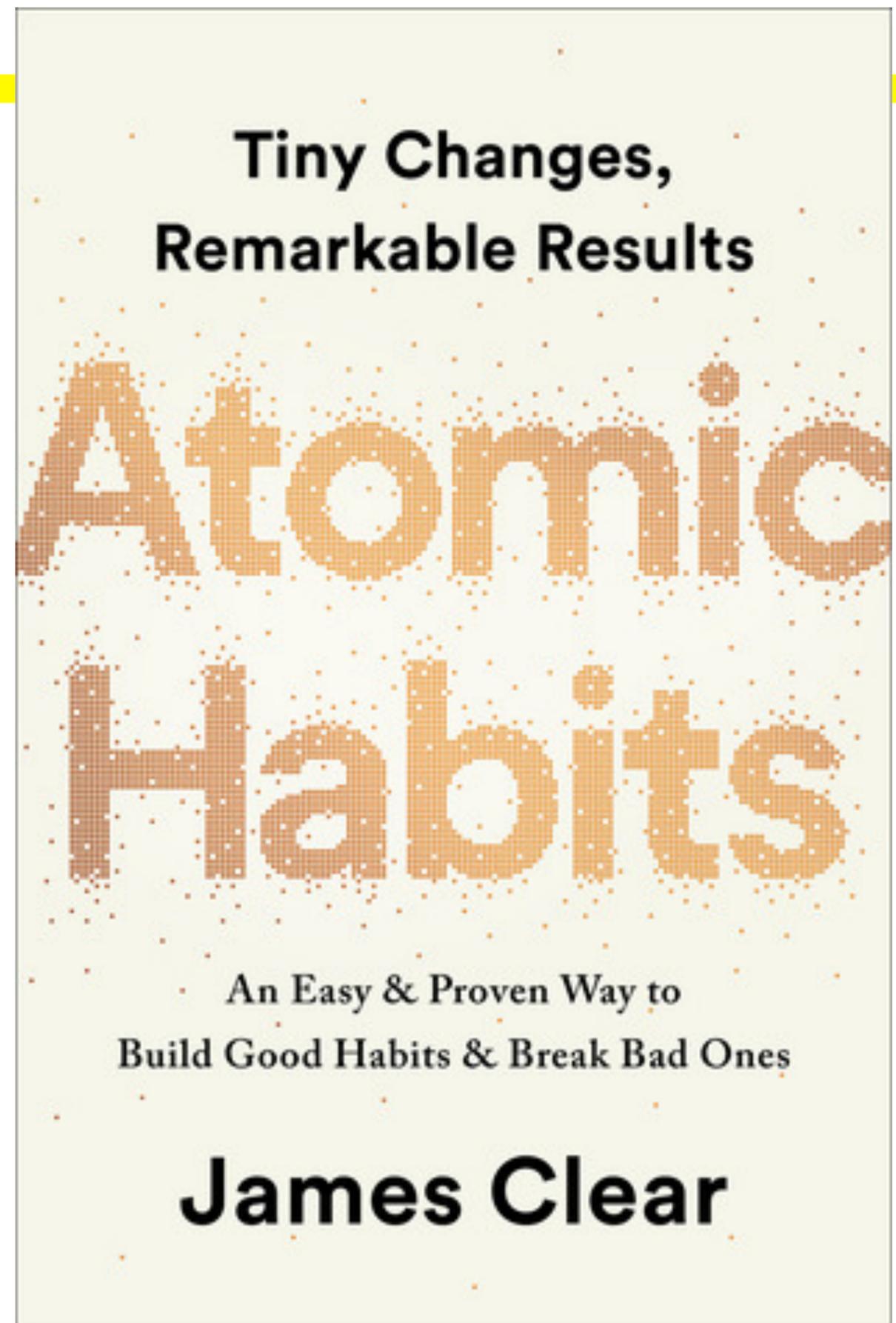
Monthly Money Plan (Budget)

Screenshot from the Zuper app



Quarterly Habits & Goals Check

Atomic Habits, James Clear



Value/Mission/Role (why?)

Goal (what?/when?)

Steps / Deadlines (how?)

Quarterly Habits & Goals Check

Focus on a creation mindset instead of a consumer mindset. [Learn how to store your fruit & veg.](#) Use an ad blocker and avoid commercials. Plan your meals on Sundays. Get into DIY repair with YouTube videos. Make a no-gifts pact with friends and family, or, alternately make food gifts or offer the gift of your skills to your friends. Learn how to cook the things you enjoy and dress up your leftovers. Save bones, garlic and leek bits, herb stems and the peels of onion, carrot and celery root in a bag in your freezer... when you have enough, simmer them into a stock to flavour your next soup. Focus food shopping on what's in season and on sale. Wait 24 hours before any purchase over 100€. Try a spending fast for a day, a week or a month. Buy your favourite food staples (beans, etc.) in bulk. Learn how to fix your bike. Learn to repair clothes. Find (or start) a clothing swap. Grow a few kitchen herbs in your windowsill. Buy second-hand, vintage and off-season. Start an Ebay account and sell the things you're not using. Rent things: electronics (Grover), a camper (CamperPaul), a dirndl (DressCoded). Use blackout curtains for sleep and summer energy savings. Exercise, sleep, hygiene and healthy eating today is cheaper than health care problems later. See if you can turn one of your hobbies into revenue. Consider a cheaper month-to-month cell-phone plan. Compare insurance offers. Consider increasing your insurance deductible and setting aside pay-as-you go money. Cancel subscriptions. Work out in the park. Meditate. Read the books you already have, or find (or start) a book swap. Get a library card. (THE BERLIN LIBRARIES ARE WONDERFUL!) Plan staycations: look for local festivals, museums (many have free days!), hikes, bike rides, picnics, camping. Invite friends over for game nights. Learn to make your own cocktails. Avoid late fees at all costs! See if your employer offers access to any discounts. Compete with your friends for who can save more. Get inspired by reading money-saving or FIRE (Financial Independence, Retire Early) blogs. Subscribe to the mindthegap email list!

**SAVERS SAVE THE WORLD.
LITERALLY.**

THANK YOU!



Keep in Touch!

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getzuper.com

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@MTGmeetup

Facebook:
**Mind the Gap Group
for Women & Wealth**

Instagram:
mtgteam

Website:
mindthegaphub.com