

Enjoy Life Now, AND Save for Later

Often we're told that we have to suffer now — give up what we want — in order to succeed later, that in order to save we must sacrifice. Give up instant gratification to get delayed gratification.

But you can do both.

For years, I was confused about this, as I read books and websites that sent me two different messages:

1. **Pleasure later.** The first message was that in order to be successful, in order to build wealth, you have to delay gratification. You can't have instant gratification and be successful.
2. **Pleasure now.** The second message was usually from other sources on happiness, but sometimes from the same source: enjoy life now, while you can, because it's short and you never know when your last day will come. Live every day like it's your last.

Trouble is, I agree with both messages. And if you read this site often, you'll see that I send both messages: Live frugally and simply! But also enjoy life!

That's because I've reconciled the two philosophies into one: Live life now and enjoy it to the fullest — without destroying your future. The key to doing that? **Find ways to enjoy life completely, utterly, maximally ... that don't cost your future very much.**

Here are some tips for actually living that philosophy:

- **Find free or cheap pleasures.** Frugality does not have to be boring or restrictive ... if you use your imagination. Be creative and find ways to have fun — loads of it — without spending much money. Have a picnic at the park, go to the beach, do crafts, board games, fly a kite, make art, bake cookies ... I could list a hundred things, and you could come up with a few hundred more. Make a list of simple pleasures, and enjoy them to the maximum. This is the key to the whole idea of enjoying life now without spending tomorrow's dollar. See [Savor the Little Things](#).
- **Make simplifying fun.** I'm a big fan of simplifying my life, from decluttering to creating a simple lifestyle in every way. And to me, this is great fun. I get rid of stuff (and possibly make money selling it) and have a blast doing it. That's good math.
- **Rediscover what's important.** Oftentimes we spend tons of money, shopping, going out, watching movies, eating out ... without really enjoying life. And when we stop to think about it, we never have time for the things we really want to do. Well, that's probably because your life is filled with things that aren't very important to you. Instead, step back and really think about what's important to you. Then get rid of the other (expensive) stuff, and focus on what's important. Listen to some stuff on my list: my wife and kids, other friends and family, reading, writing, exercising, volunteering, spending quiet time in contemplation. Guess how many of those things cost a lot of money? [Read more here](#).
- **Make people a priority.** This is related to the above point, but I thought I'd give it a little more emphasis. If you give "stuff" a priority — stuff like gadgets, nice furnishings, nice clothes, shoes, jewelry, etc. — then you will spend a lot of money. But if you make people a priority — the people you love most, your close friends and family — you don't need to spend a dime to enjoy life. Make some time to visit with friends, or your parents ... and have a conversation with them that doesn't involve eating out or going to the movies. Just sit, have some iced tea or hot cocoa (depending on the weather), and talk. Tell jokes and laugh your heads off. Talk about books you've read, movies you've watched, new things going on in your life, your hopes and dreams. And make time for your kids or your significant other — really spend time with them, doing things that don't cost money. (See [Spend Time with Family and Loved Ones](#), [100 Ways to Have Fun With Your Kids](#) and [50 Ways to Be Romantic on the Cheap](#).)
- **Find time for yourself.** Make time every day, and every week, to spend time alone. It really gives more meaning and enjoyment to your life, rather than rushing through life with no time to think, to breathe. For ideas on how to make this time, see [these ways to create time for solitude](#).

- **Sometimes, splurge.** You shouldn't restrict yourself from expensive pleasures all the time — it's not good to develop the feeling of deprivation. To prevent that, once in awhile, buy yourself something ... or better yet, give yourself a decadent treat. I love things with dark chocolate or berries. Crepes with ice cream and berries are one of my favorites. Just don't go overboard ... and learn to enjoy the splurge to the fullest. If you truly take the time to enjoy a treat, you don't need a lot of it.
 - **Track your successes.** It doesn't really matter how you track your success ... you can use gold stars for creating a new simplifying or frugalizing habit, or a spreadsheet chart to track your decreasing debt and increasing savings or investments. Tracking is a great way to not only provide motivation, but make the process of changing fun.
 - **Reward yourself.** And in order to make it more fun, celebrate every little success! Set rewards for yourself (hopefully not too expensive!) along your path to success — celebrate one day, two days, three days, a week, two weeks, three, a month ... you get the idea.
 - **Volunteer.** One of the most rewarding things for my family has been when we have managed to volunteer. It's actually something we only started doing last year, but since then, we've done it a bunch of times in a number of different ways. And while it doesn't cost a dime, it is tremendously satisfying in ways that money could never buy. [Read more.](#)
 - **Live in the moment.** Learn to think not so much about the past or future, but about what you are going through right now. Be present. It may seem trite, but it's the key to enjoying life to the fullest — without having to spend money. Think about it — you can spend money on eating out, but if you are not really thinking about what you're eating, you may not enjoy it much at all. But if you cook a simple but delicious meal, and really taste every bite, it can be tremendously enjoyable without costing a lot. [Read more.](#)
 - **Slow down.** In the same way, you can't really enjoy life to the fullest if it's rushing past you like it's on fast forward. Ever think about how quickly a week, a month, or a year goes by? Perhaps you're in the fast lane too much. Try slowing down, and things will be less stressful and more enjoyable. [Drive slower](#), [eat slower](#), [live slower](#).
 - **Learn to find cheap, cool stuff.** Call me crazy, but I love shopping at thrift stores. You can find so many cool things there, and it costs so little. Garage sales are the same way. Or check out [Freecycle](#), or read [20 Ways to Find Free or Cheap Books](#).
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