

5 Ways to Save Money After Divorce

Making a budget and stopping impulse shopping are just two ways to save money after divorce. It's a good start – but you still have a way to go!

By Warren Fowler

Most people know that getting through a divorce is both mentally and physically exhausting. What most people don't know, however, is that divorce is also a financially exhausting procedure that can impact your post-divorce lifestyle. According to the research, the average cost of divorce is [\\$18,000 per person](#). So you may need to save money after divorce – but how can you do this without giving up everything you enjoy in life? Given the fact that [over 40% of first marriages end in divorce](#), a lot of people have to learn how to make ends meet after the process. It's not the easiest thing in the world, but it's totally doable if you think about it and prepare a good financial strategy.

Below are 5 Ways to Save Money After Divorce. Let's check them out!

1. Make a Budget

This is a crucial step; if you neglect it, you won't know how much you can spend without going into deep debt. [Financial planning](#) is crucial at this point in your life. You are facing a new start here, so you need to conduct a thorough monthly spending analysis to see which costs are mandatory and which can be eliminated. The most important items on [your budget](#) are always your monthly bills and loan payments. Everything else can be rearranged, but these costs are fixed and you have to put them in the calculation. You can calculate the monthly budget manually, but there are other ways to do it, too. If your finances are relatively uncomplicated, consider using a personal finance app such as [Mint](#). This tool helps you create and manage the monthly budget, adding customized suggestions based on your spending. Mint doesn't only send notifications and alerts about upcoming bills, but it also keeps you informed about unusual account charges and gives tips for reducing fees and saving money.

2. Keep the Little Things in Mind

It's easy to remember the largest costs, but it's hard to get rid of small things. There are so many costs you can avoid without decreasing the quality of your life. For instance, here are a few unnecessary costs:

- **Gym:** Cancel your workout plan if you don't go to the gym regularly.
- **Cable TV:** With much cheaper services such as Netflix or Hulu, you can cut the cable cord immediately.
- **Mobile Phone Plan:** You should analyze monthly smartphone usage to determine if you could choose a cheaper pricing plan.
- **Car:** If your town provides solid public transport connections, you can reduce driving costs or even sell your car.
- **Leisure/Recreation Spending:** When you spend time with kids, it's not mandatory to take them to expensive places or amusement parks. Instead, you can opt for [much cheaper solutions](#) like camping (in your living room, backyard, or state park), biking, or watching movies at home.

3. Stay Out of Stores – Both Online and Bricks-and-Mortar

If you are a genuine [shopaholic](#), we have a bad news for you: you *must* stay out of all your favorite stores after divorced. Buy only the things you really need – e.g., groceries, not a new pair of shoes when you have a closetful – and don't fall for the [impulse buying instinct](#). Keep it rational at all times to minimize unplanned spending. Samuel Slater, a financial advisor at [ResumesPlanet](#), explained it briefly: “As a divorced person, you can hardly afford designer clothes and buy wardrobe regardless of the price. Your goal is to get value for money, buying quality stuff at a reasonable price.” Don't think this is a catastrophe. Embrace a new mindset and find pleasure and excitement in visiting thrift stores and flea markets. You would be surprised to learn how many interesting products you can find there! To take this one step further, consider selling things you don't use. For example, do you really need or even want your wedding china after divorce? It's a convenient way to sort out the mess in your place while earning money at the same time.

4. Plan a Weekly Menu You definitely don't want to save money by starving yourself, but there is a way to cut food costs if you reconsider your food expenses. First of all, you should stop eating out. Forget fancy restaurants; stay home and prepare your own meals instead. If you can't cook, take a course at a community center, or an online course, or buy a basic cookbook. Don't try complicated recipes requiring advanced techniques until you have mastered all the basics; you'll fail, lose confidence, and probably give up. Secondly, exploit the abundance of seasonal food to buy it cheaply. Focus on versatile products such as turkey meat, sweet potatoes, and bananas because they can be used in multiple ways. Thirdly, try to find as many food coupons as possible and take advantage of discount offers whenever available. All these tricks can [save you a lot of money](#), but you need to keep them in mind around the clock.

5. Work Hard, Then Ask for a Raise If you're a top performer, you can ask your supervisor for a raise. Don't do it if you don't deserve a higher compensation, but don't hesitate to ask if you believe in yourself and can prove how you add (financial) value to your company. You could also accept more responsibility in exchange for extra pay or benefits. But if this plan doesn't work for you, there may be an alternative solution: check out freelancing websites like [Upwork](#) or [FreeeUp](#) for office workers, writers, and designers. It's a great way to earn and save some money on the side, while it could also turn out to become a new career opportunity. In each case, freelancing can help you make it through the hard times if you don't get that well-deserved salary increase.

Conclusion Getting through the divorce and [living alone](#) once again can be a painful and heartbreaking process. Financial burdens make it even more exhausting since you need to reconsider personal budget and prepare a new plan of spending, both short-term and in the long run. These 5 ways to save money if you are divorced demand a lot of patience and willpower, but with practice, you'll find you can use all these tactics and still live a comfortable life. Feel free to try our tips and let us know in comments how it worked out for you. Good luck!