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Finding herself \$20,000 in debt in February 2008, Natalie McNeal swore off discretionary expenditures like dining out, hair appointments and manicures. "I saved \$400 and a light bulb went on," said McNeal, who launched the blog [TheFrugalista.com](http://TheFrugalista.com) and later followed up with a book about her embrace of the frugal-living lifestyle.

It wasn't always easy, she said. "Before becoming a frugalista, I never cooked at home ... I knew maybe like two dishes." To keep her commitment, McNeal said she wound up eating tortilla chips and salsa for dinner some nights.

Eating at home and shopping at thrift stores are just the tip of the iceberg for extreme savers. Even when most Americans would probably relegate something to the trash, they practice the art of salvaging.

"Say one of my kids came home from school and their binder had broken," said Sara Tetreault, who blogs at [GoGingham.com](http://GoGingham.com), "We'd take out the cardboard and the metal spine, because those components get recycled ... instead of just automatically thinking 'I need to throw this in the trash can.'"

When McNeal's bed, which had been damaged by movers, collapsed one day, "I was like, 'Oh my goodness, I can't pay to have it fixed,'" she said. "I went to Lowe's and got a \$3 cinder block so I could prop up the corner, and you'd never know."

"I used to waste a lot of food and I had these piles of food in front of me and I was like, 'I'm so embarrassed,'" Cross said. She started taking pictures of her weekly fridge clean-outs, hoping that sharing her piles of wilted veggies and abandoned leftovers would motivate her to waste less.

Tetreault took an even harder line against trash for her family of four, paring back garbage pickup to once a month. Although the cost difference with weekly pickup is "negligible," Tetreault said she saves on the back end because the question of what to do with the packaging deters her from buying new things.

Monthly trash pickup? People who take a commitment to living frugally concede that the "ick" factor is an occupational hazard.

"In the hot months, our garbage gets really smelly and I do think, 'Oh man, why do we do this again?'" Tetreault said.

"I would always buy generic diapers," said Amy Suardi, blogger at [Frugal-Mama.com](#) and mother of four kids. "Yeah, sure I had to clean a lot of blowouts, but I thought that was just part of being a mother of a baby ... That's a lot of what frugal living is — it's doing it the hard way."

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