

《天啦噜，一年不花一分钱，你造吗？》

导读:伦敦一女士为还房贷过了一年的极简生活，一年都不乱花钱的她领悟到了什么？宝宝是真心服了。



A woman has saved tens of thousands of dollars after she vowed to buy nothing for a whole year.

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It may sound extreme, but caught up in a consumerist society, Michelle McGagh thought it would change her relationship with money forever.

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The personal financial journalist became a minimalist, and stopped cluttering her house with possessions and making unnecessary purchases. Now she is about \$27,000 better off for it.

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The Londoner wrote in the Telegraph it was a mortgage she took out on a home in 2013 that led her to think more about her spending.

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Looking into minimalism on American websites, she stumbled across Buy Nothing Day, a time when people are

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[illegible]

McGagh did not spend money on transport and began riding her bike from A to B and she refused friends and family who wanted to buy her things.

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Her year of buying nothing began on Nov. 26, 2015, and she wondered if she had made a mistake.

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“Would I get uncontrollable FOMO? Would I have to spend a year indoors living like a hermit?” she wrote.

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McGagh made it through Christmas without buying or receiving gifts, but she said it became tiring in the winter months when she was sitting with drunk friends by a fire at a pub.

[illegible]

wander around galleries and museums or meet for a walk in the park," she said.

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McGagh wrote in the Telegraph that she began doing different activities to keep her social life and “fostered a new appreciation of sitting in the park in the sunshine with a homemade, in budget, picnic of falafel salad.”

[illegible]

"These simple pleasures made me far happier than any expensive restaurant dinner," she wrote.

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McGagh and her husband became closer and she began to realize the true meaning of the saying “Money doesn’t buy happiness.”

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What McGagh missed most was clothes shopping and beauty products, but on Nov. 26 last year, marking the end of her buy-nothing year, the first thing she bought was a round of drinks for friends and family who had helped her. Even though she was allowed to spend again, she didn't want to make a habit of buying unnecessary products and only replaced worn jeans, tattered sneakers and sweaty T-shirts.

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"I decided to use the surplus of cash to pay off a chunk of my mortgage early. I'm now a step closer to getting rid of our debt instead of being beholden to a bank," she wrote.

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"After a year of no spending I realized that I valued financial security over material possessions: I don't want to be forced to stay on the treadmill of work just to pay off a home loan for the next two decades or accumulate more stuff.

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"I also came to understand that I don't need things to make me happy. Spending time with the people I love makes me happier and if I do have money available, I'd rather spend it on them — like traveling to see my grandfather or visiting my friend in Australia."

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