

Everything you mentioned is so spot on! My parents had several credit cards and now they're having to pay it all off, but they're not long from finally finishing it all. It's so easy to get trapped by these companies but you are right, living frugally can allow you to enjoy the things you really love. I've stopped buying magazines, and now I go down to the library to read books, and buy second-hand ones from there as well. It's so easy to do! xxx