

# HOW TO LIVE IN ST. LOUIS

ON A BUDGET

 **Benson**

A BANKRUPTCY LAW FIRM, LLC

**O**ne of the challenges that many Americans face is living on a budget. In a world filled with temptations to click and buy instantly, it can be difficult to live within your means. Planning ahead can be crucial to your ability to achieve your goals. This guide can be an important part of your strategy, as it will help you make decisions about where to live, shop, eat and go out in St. Louis — all while sticking to a budget.

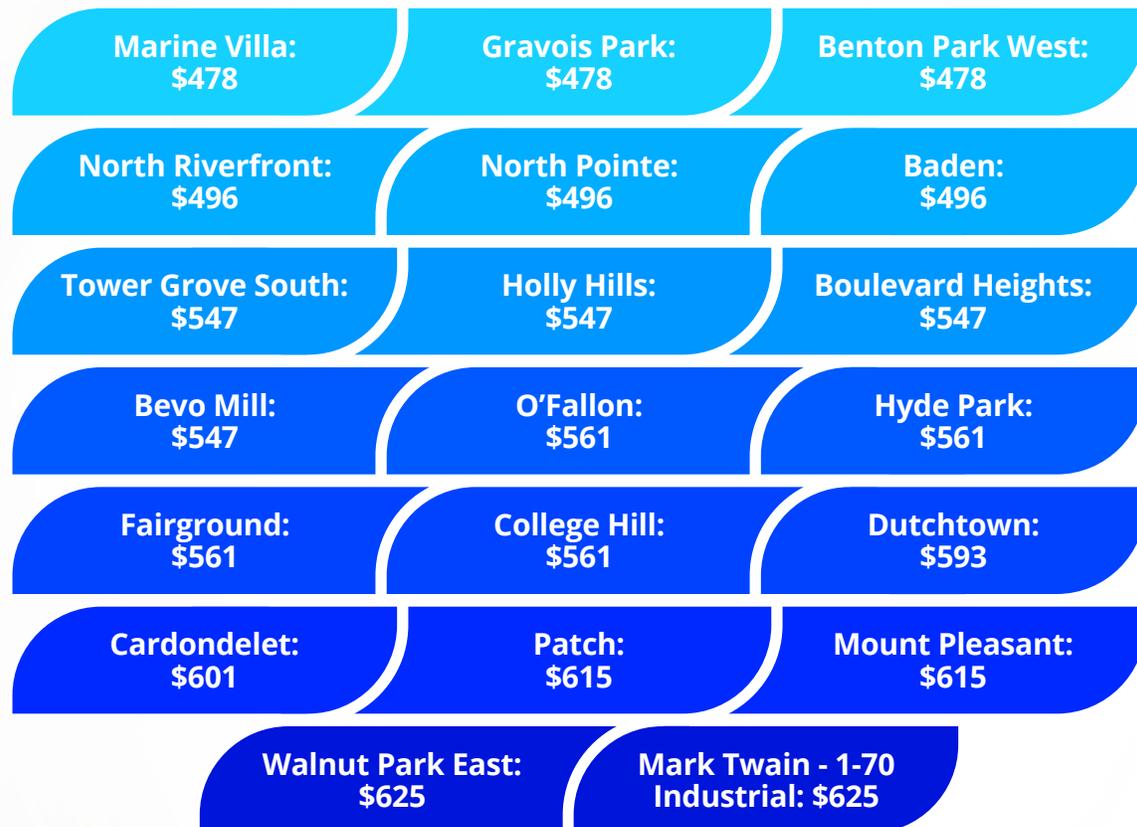


## WHERE TO LIVE

*St. Louis is a vibrant city, full of things to do and places to go. Of course, in between these activities, you'll need a place to lay your head. So where exactly is the best place to live in St. Louis if you are on a budget?*

As of February 2019, the average rent in St. Louis was \$943 per month. In St. Louis, an average apartment was 845 square feet in size. So where can you make your money go the furthest? Let's take a look.

According to rentcafe.com, the following neighborhoods in St. Louis have the lowest average rent.



Each of these neighborhoods has its own advantages and disadvantages. Depending on your specific situation, such as whether you have children and need good local schools, or if you are interested in nightlife, one might be a better choice for you. Research each neighborhood closely to determine if one of these St. Louis neighborhoods is a good fit for you based on your budget and your needs.

Beyond the city proper, there are a number of suburbs of St. Louis with a lower cost of living than the city itself. If you are willing to commute into the city, then any of the following towns may be a good choice for you:



As with St. Louis city neighborhoods, you should research each suburb carefully to see its attributes meet your needs. However, with a low cost of living, one of these towns may be the right place for you to help you save money and stick to your budget.



## WHERE TO BUY GROCERIES



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For many St. Louis residents, Aldi is the way to go for inexpensive food at a good price. Originally from Germany, Aldi offers significant savings over most other grocery stores with its no-frills approach. Shoppers must bring a quarter to get a shopping cart, and then return the cart to get their quarter back. Shoppers also must also bag or box their own groceries. On the whole, Aldi's prices are so low that most people don't mind these small inconveniences — and are thrilled to be getting such a good deal on their groceries.

Ruler Foods is another St. Louis favorite. It offers Kroger brand items, as well as organic and other specialty foods. Items are displayed, often still in the box, on shelves. Like Aldi, shoppers will need a quarter for a cart at Ruler Foods and must bag or box their own food.

If you are interested in international food, Global Foods Market is a St. Louis staple. It offers a range of foods from around the world at inexpensive prices. Global Foods Market has fresh herbs, produce, breads, teas, noodles, meats, cheeses, rice, and candy.

City Greens Market has a mission to make healthy foods both available and affordable to everyone in St. Louis. The store offers fresh, in-season food from local farmers. If you are looking for local and organic food, it is a great, affordable option. Membership is priced on a sliding scale based on income.



## WHERE TO SHOP FOR CLOTHES

*If you want to look good, you don't have to spend a lot of money to do so — at least when you know where to shop. In St. Louis, there are a number of options for clothes shopping so that you can put your best foot forward... without spending an arm and a leg.*



At Avalon in University City, you'll find a range of secondhand options. Avalon only takes higher quality items, which means that you won't spend hours wading through racks of stained, torn, or clothes that are otherwise unfit to wear. Prices are reasonable, allowing you to purchase nicer clothes for a fraction of the price that you would pay at a retail store.



Reset in Maplewood offers slightly more expensive clothing with an athletic twist. At Reset, you'll find secondhand NBA jerseys, track jackets, sneakers, and other gear. You may also want to check out Dos, a resale shop that features higher end brands, such as Free People and Urban Outfitters. Their clothes are all in great condition and heavily discounted.

At Found by the Pound, most items are \$14 or less — making it relatively easy to build a wardrobe for relatively low cost. The key here is that there are a lot of clothes, so you'll have to spend time sorting through jeans, boots and other goods to find what you want. But once you hit gold, you'll be the proud owner of a new wardrobe for less.

If you are interested in higher end options, consider checking out Byrd Consignment Designer Boutique. There, you can find designer pieces for a fraction of the price of what you would pay at the store.

Need a suit? Check out Parsimonia, where you'll find a number of vintage suits at reasonable prices, as well as dreamy skirts and dresses. These secondhand clothes are well-made and worth a look.



For those who have a great deal of pride in their city, STL-Style House is the place to go for St. Louis-themed clothes. Their t-shirts, hoodies and hats are all well-priced and attractive, and allow you to display your love for the STL without going broke.

Finally, if you want to avoid resale and secondhand shops entirely, consider Gen X. This shop offers knockoffs of a range of brands, including Adidas and Gucci. If you're into these looks, it's a way to get in on trends while staying on budget.



## WHERE TO EAT OUT

*When you're on a budget, buying and preparing your own food is the best way to save money. But that doesn't mean that you have to resign yourself to meals at home while you pay down your debt or build up your bank account. You can still treat yourself with a meal out, as long as you do so responsibly. Fortunately, there are a number of great places to grab a bite to eat in St. Louis that won't break the bank.*



If you're in the mood for barbecue, check out the Southtown Pub & Grill. Not only do they have great deals on buckets of domestic beers, their pulled pork and coleslaw is both delicious and budget-friendly. Is chicken more your speed? Hodak's Family Restaurant offers plenty of great food for a low price. It is known for its fried chicken, which is priced at just over \$7 for half of a chicken and two sides. With prices like these, you can't go wrong for a dinner out with family or friends.

For lovers of Mexican food, Amigo Joe's Mexican Restaurant and Cantina has quality food such as carne asada, salsa, chips and margaritas. The prices are reasonable, and you receive ample portions for the price. If you prefer Mediterranean food, The Vine has a range of homemade Lebanese food, such as hummus, babaganouj, and falafel, all for a great value.

For a quick pick-me-up, try St. Louis Bubble Tea. If you're new to bubble tea, you'll love the experience of sweet, cold tea complete with tapioca pearls. St. Louis Bubble Tea also offers delicious Chinese food in large portions at a low price. If you would prefer Vietnamese food, Pho Grand in Tower Grove South offers a range of Vietnamese dishes at inexpensive prices. From spring rolls to charbroiled pork, the entire menu receives rave reviews.

Sandwich aficionados swear by Mom's Deli in Lindenwood Park. This cash-only restaurant offers a range of sandwich options as well as pasta and other selections. Others swear by LeGrand's Market in St. Louis Hills. Their sandwiches, such as the Legend Club, are known for not only being fantastic, but a great value.



If you need breakfast, you are in luck — St. Louis has some great budget eats for breakfast lovers. World’s Fair Donuts offers two donuts and a coffee for just \$2.08 — a price that you can’t beat! The restaurant also offers fried pies, but be forewarned: it’s cash-only. Similarly, Donut Drive-In is a cash-only establishment — but you can’t beat the price or the flavor. It’s just \$7.49 for a dozen fresh donuts, all of which are classic and old-fashioned. At Kaldi’s Coffee, there are a number of vegan-friendly options, including good deals on items like breakfast burritos. At Hartford Coffee Company, there is free WiFi, a play area for kids, and inexpensive menu choices, such as the breakfast sandwich.



## WHERE TO GO FOR ENTERTAINMENT



*St. Louis is a great city for things to do that won't cost you a dime. There are also a number of options for going out that will be relatively inexpensive, such as bars and nightclubs that allow you to experience a night out without blowing your budget. Here are some of our best picks for what to do in St. Louis if you are on a budget.*

If you want to spend a day learning or exploring without shelling out money, you're in luck. St. Louis is chock-full of attractions that are available free of charge. These include the St. Louis Zoo, the St. Louis Science Center, the St. Louis Art Museum and the Missouri History Museum. And of course, you can always pose for a picture under the St. Louis Arch (although you'll have to pay to ride to the top of the arch). If you want to get outside, Citygarden Urban Park in the heart of downtown St. Louis is a great way to spend an afternoon just viewing the art or taking in a free concert. You can also visit Forest Park, one of America's biggest urban parks. There, you can visit the Jewel Box, a vintage tropical greenhouse — admission is \$1, or free on Monday and Tuesday mornings. The Municipal Opera (the Muny) also offers 1,500 free tickets to its musicals at the back of its outdoor theater.

The free fun doesn't stop with museums, parks and concerts. Grant's Farm allows visitors to view 281 animals from around the world, including the famous Budweiser Clydesdale horses. Admission is free, but parking is \$13 per car. Speaking of beer, Anheuser-Busch also offers tours of its brewery — complete with free samples! — for beer lovers.

If you are into nature, a visit to the World Bird Sanctuary allows you to learn more about threatened bird species, with both free admission and parking. A short drive away in Collinsville, Illinois, you can visit the Cahokia Mounds, a UN World Heritage Site that played a role in early Native American History. Admission is free, although there is a suggestion donation for adults and children.



Sports fans can take advantage of Ballpark Village, an entertainment complex across the street from Busch Stadium. There, you can watch a St. Louis Cardinals game without paying for a ticket.

For those who want to see music or go out on the town, Blueberry Hill is both a restaurant and a music club, offering classic American food at a great price. It is filled with pop culture memorabilia, and has a great atmosphere. Blueberry Hill also has live music in its concert space. If you're into the dive bar scene, there may be no better place to go than CGBG. With live music and cheap drinks — such as \$8 for a “gin bucket” — you can't go wrong. It's an unpretentious bar that offers something for everyone... as long as you enjoy a dive bar scene.

For a slightly more upscale night out, try Hammerstones in Soulard. It has live music, great food and outdoor seating options. At happy hour, appetizers are just \$5, and the drink specials are very inexpensive as well. They also offer a “Bring Your Own Mug” special as a way to get a discount on drinks — and be environmentally conscious as well!

## IN CONCLUSION

**B**udgeting is never easy, especially in a larger city like St. Louis. Nevertheless, if you choose where you live, shop, and eat wisely, you can save a lot of money. In addition to following our guide, it never hurts to be on the lookout for businesses offering great coupons or sales. There are often excellent deals that extend beyond what is covered in the guide.

### **About A Bankruptcy Law Firm, LLC**

Sometimes budgeting simply isn't enough. When bills pile up and there seems to be no relief in sight, it may be time to explore bankruptcy as a possible solution to your debt problems. A Bankruptcy Law Firm, LLC is a bankruptcy law firm that services St. Louis and Southern Illinois. Our bankruptcy attorneys help individuals obtain fresh starts free of debt via Chapter 7 and Chapter 13 bankruptcies. Lead attorney, Michael Benson, has helped thousands of clients earn debt relief and start building a better financial future. A Bankruptcy Law Firm, LLC is always available to answer any questions you may have regarding bankruptcy.