

5 WAYS TO SAVE MONEY



1 TRACK YOUR SPENDING



2 SET A GOAL AND BUDGET

Having a specific goal and clear budget will help you stay motivated and on track!



3 IDENTIFY NEEDS VS. WANTS

Needs are essential for survival (food, shelter, utilities), while wants are discretionary items (new clothes, eating out). Prioritize your spending on needs and cut back on wants.



4 REVIEW SUBSCRIPTIONS AND BILLS

Regularly review your subscriptions and recurring bills to see if there are ways to save.



5 CHALLENGE YOURSELF WITH SAVINGS STRATEGIES

Try the "no-spend challenge" for a specific period (a weekend, a week) to curb impulse purchases.

