

Budget Hacks

- Pay yourself first
- Keep your savings in a separate account (or financial institution)
- Have cheaper clothes tailored/hemmed rather than purchasing expensive clothing
- Stick to your grocery list, buy generic/store brands and shop sale items/Use coupon app
- Meal Planning
- Pack your lunch
- Use the library for entertainment
- Buy last year's model (phone, tv, car, etc.)
- Make savings, bills and investments automatic
- Utilize pre-tax savings (HSA's, IRA's, 401K) and always take the employer match
- Check your accounts
- Budget for incidentals
- Wait 30 days to make a large purchase
- Wait 24 hours before buying anything out of the ordinary
- Delete saved credit card numbers that make online shopping easier
- Contact your services that are "out of contract" to renegotiate terms. (Cable, Internet, Cell phone)
- Observe a no-spend day
- Ask for the discount (Car/renter's/homeowner's insurance)
- Do not pay convenience fees unless absolutely necessary
- Barter for services rather than pay for them
- Get walking
- Find a "Savings Buddy"
- Cancel unused or rarely used memberships and subscriptions
- Carpool
- Bank your savings when an expense goes away
- Automatically save your change (Debit card round up)
- Examine and cut your budget quarterly/annually
- Check your credit