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SIMPLE STEPS TO START SAVING MONEY

1

EAT AT HOME

Eating at home will save you time, money, and help you become more culinarily creative too!

2

PAY OFF CREDIT CARD DEBT

Paying off high-interest credit card debt can help you build your savings goals faster.

3

MODERATELY INVEST IN YOUR HOME

Invest in projects, remodels, and renovations in moderation. Avoid overinvesting in your market.

4

UTILIZE FREEBIES

Never pay for services, products, luxuries, and information you could otherwise obtain for free!

5

COUPON IN MODERATION

Avoid extreme couponing and only buy coupon items for products you actually use at home daily.

6

SHOP EARLY

shopping out of season for household goods and services can save you thousands each year!

7

REMEMBER YOUR RETURNS

Remember to return items to stores, books to libraries, and be mindful of reoccurring late fees.

8

LEARN FINANCIAL RATIOS

Remember the 70-20-10 ratio rule as it applies to your daily, monthly, seasonally and yearly expenses.

9

REVIEW YOUR BUDGET

Like people, budgets change over time. Schedule time to reevaluate your budget seasonally.

10

PLAN FOR TAXES

Plan for house, car, property, business, and personal taxes each year to avoid unnecessary fines & interest.