



NOVEMBER SAVINGS CHALLENGE

Exclusive Tips

Tip 1:

LITTLE VICES CHALLENGE



THINK ABOUT ONE THING YOU'RE SPENDING MONEY ON THAT DOESN'T BENEFIT YOUR LIFE OR IS UNHEALTHY FOR YOUR LIFE? DECIDE SOMETHING TO DROP AND CALCULATE HOW MUCH IT WILL SAVE YOU PER MONTH, THEN TELL A FRIEND OR FAMILY MEMBER ABOUT WHAT YOU'RE QUITTING SO THEY CAN HELP KEEP YOU ACCOUNTABLE.

EXAMPLES:

DRINKING, SMOKING, BUYING TOO MANY EXPENSIVE CLOTHES, SNACKING TOO MUCH ON YOUR OFFICE'S VENDING MACHINE JUNK FOOD SNACKS, GAMBLING, TAKING THE TAXI INSTEAD OF WALKING SHORT DISTANCES ETC.



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Tip 2:

HUNT FOR YOUR VAMPIRE DEVICES



WALK AROUND YOUR HOUSE AND SWITCH OFF AS MANY DEVICES AS POSSIBLE THAT ARE SUCKING UP POWER WHEN NOT IN USE. CUTTING OUT THESE DEVICES WHEN YOU'RE NOT USING THEM CAN SAVE AS MUCH AS 20% OF YOUR MONTHLY ENERGY BILLS!

*EXAMPLES:
COMPUTERS, LIGHTS, PHONE CHARGERS, VIDEO
GAME CONSOLES, STANDBY COFFEE*



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Tip 3:

AUTOMATIC SAVINGS



SWITCH OFF THE STRESS OF MANUALLY MANAGING YOUR SAVINGS BY SETTING UP YOUR BANK SO THAT IT AUTOMATICALLY TRANSFERS A PERCENTAGE OF YOUR MONTHLY INCOME INTO YOUR SAVINGS ACCOUNT.

*EXAMPLES:
THE AMOUNT COULD BE AS LITTLE OR AS MUCH AS YOU'RE COMFORTABLE WITH. CAN YOU AIM FOR 20%?*





Tip 4: THE “MINI MARIE” CHALLENGE



MARIE KONDO ASKS US TO DECLUTTER OUR LIVES BY GETTING RID OF ANYTHING IN OUR HOME THAT DOESN'T SPARK JOY. AS DECLUTTERING YOUR WHOLE HOUSE CAN BE OVERWHELMING, MAKE THIS TASK MORE MANAGEABLE AND START BY IDENTIFYING JUST 1 ITEM THAT DOESN'T BENEFIT YOUR LIFE—THEN SELL IT ONLINE!

EXAMPLES:
OLD SKI WEAR, OLD CHILDREN'S CLOTHES AND TOYS, OLD MOBILE PHONES, OLD GAME CONSOLES

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Tip 5:

PIGGYBANK LIKE A PRO



PUTTING ASIDE JUST 50¢ A DAY OVER A YEAR WILL GET YOU ALMOST HALFWAY TO AN EMERGENCY FUND. FOR PEOPLE WHO USE CASH A LOT, WHEN YOU HAVE COINS, PUT THEM IN A BOTTLE OR PIGGY BANK OR FOR CC USERS, CHECK WITH YOUR BANK OR CREDIT UNION, AND RESEARCH APPS THAT OFFER PROGRAMS THAT ROUND YOUR PURCHASES UP TO THE NEAREST DOLLAR AND PUT THE DIFFERENCE INTO A SEPARATE SAVINGS ACCOUNT.

APP EXAMPLES:
QAPITAL, ACORNS, DIGIT



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Tip

6.

CALCULATE YOUR PURCHASES BY THE HOURS WORKED



TAKE THE TOTAL AMOUNT OF THE ITEM YOU WANT TO PURCHASE AND DIVIDE IT BY YOUR HOURLY WAGE. FOR EXAMPLE, IF YOU'RE CONSIDERING A \$50 PAIR OF SHOES AND YOU MAKE \$10 AN HOUR, ASK YOURSELF IF THOSE SHOES ARE WORTH WORKING FOR FIVE HOURS. SOMETIMES THEY ARE, SOMETIMES THEY WON'T BE. IT WILL HELP YOU LISTEN TO YOUR GUT ABOUT WHAT YOU REALLY THINK IS A VALUABLE USE OF YOUR MONEY.





Tip 7: NO SPEND DAY



SAVING DOESN'T MEAN YOU SHOULD DEPRIVE YOURSELF OF WHAT IS IMPORTANT TO YOUR LIFE, BUT CHALLENGE YOURSELF TO DESIGNATE JUST ONE DAY PER MONTH WHERE YOU SPEND ABSOLUTELY NOTHING APART FROM YOUR FIXED COSTS—YOU'LL BE SURPRISED HOW MUCH YOUR SAVINGS WILL ADD UP!

EXAMPLES:

INSTEAD OF EATING OUT OR HEADING TO THE GROCERY STORE, MAKE YOUR MEALS FOR THAT DAY FROM THE INGREDIENTS YOU ALREADY HAVE AT HOME. SOCIALIZE AT HOME NOT A BAR. WALK INSTEAD OF TAKING THE BUS.

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Tip

8.

REDUCE YOUR FOOD WASTE



CHECK YOUR FRIDGE AND THINK ABOUT HOW MUCH FOOD YOU WASTE PER WEEK. CONSIDER WHAT YOU COULD DO BETTER TO SAVE BY MEAL PREPPING, FREEZING AND USING UP LEFTOVERS.

EXAMPLES:

OVER-RIPE BANANAS MAKE GREAT BANANA BREAD, WILTED SPINACH CAN BE FROZEN AND ADDED TO SMOOTHIES, BREAD AND PASTRIES CAN BE FROZEN ETC. SOFT CARROTS CAN BE REVIVED BY TRIMMING THEM AND STORING IN A GLASS OF WATER. CUT AVOCADOS CAN BE STORED IN A PLASTIC TUPPERWARE FILLED WITH WATER. CUT APPLES CAN BE REFRIGERATED WITHOUT BROWNING ONCE BRUSHED WITH LEMON JUICE.

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Tip 9:

REMINDE YOURSELF OF YOUR DREAM GOAL



SAVING FOR A WEDDING? A HOME? A
VACATION? SET YOUR LOCKSCREEN
ON YOUR PHONE AS AN IMAGE OF
YOUR GOAL TO KEEP IT CLOSE TO
YOU AND KEEP YOUR MOTIVATED!



* Tip 10: GO INCOGNITO



USE AN INCOGNITO BROWSER AND DELETE YOUR COOKIES WHEN BROWSING FOR PRODUCTS OR SERVICES ONLINE SO THAT YOUR SEARCH ENGINE DOESN'T COLLECT YOUR DATA AND TEMPT YOU LATER WITH CUSTOMIZED ADS.





Tip 11: **LAUNDRY DAY SAVINGS**



THINK ABOUT HOW YOU COULD CUT BACK ON THE COSTS OF DOING YOUR LAUNDRY. THIS WILL CHANGE DEPENDING ON WHERE YOU LIVE, THE CLIMATE AND SEASON.

EXAMPLES:

USE HALF THE AMOUNT OF YOUR USUAL SPLOSH OF DETERGENT. DRY LAUNDRY OUTSIDE. ROLL ALUMINIUM INTO A BALL INSTEAD OF BUYING STATIC DRYER SHEETS. ONLY RUN THE WASHER WHEN IT'S FULL.

* Tip

Tip 12: SEARCH FOR AN ONLINE COUPON



IF YOU'VE DECIDED TO BUY SOMETHING, DO A QUICK SEARCH ONLINE FOR A COUPON AND YOU MIGHT GET SURPRISED!

*EXAMPLES:
FOR THE U.S., CHECK OUT THE
HONEY.COM EXTENSION ON
GOOGLE CHROME*



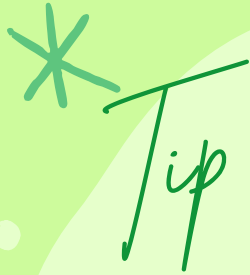
* Tip

13: STOP BUYING LOTTERY TICKETS



PUT THE MONEY YOU'D USE TO BUY LOTTERY TICKETS INTO AN INVESTMENT APP OR SAVINGS ACCOUNT INSTEAD. STATISTICALLY, YOU'RE MUCH MORE GUARANTEED TO EARN MONEY THIS WAY.





Tip 14:

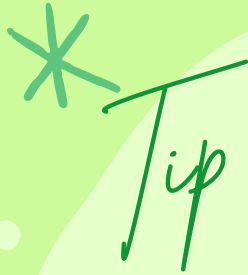
REPLACE DISPOSABLE PRODUCTS WITH REUSABLE PRODUCTS



BUY A BOTTLE OF WATER EVERYDAY? THINK ABOUT WHAT DISPOSABLE, SINGLE-USE PRODUCTS YOU OFTEN USE THAT YOU COULD REPLACE WITH A MORE COST-EFFICIENT AND ECO-FRIENDLY ALTERNATIVE.

*EXAMPLES:
REFILLABLE WATER BOTTLES OVER PLASTIC,
FABRICS DISH TOWELS OVER KITCHEN PAPER,
FABRIC NAPKINS OVER TISSUE, GLASS
CONTAINERS OVER PLASTIC ZIPLOCK BAGS*





15:

START A BORROWING GROUP



GET A BUNCH OF FAMILY MEMBERS AND FRIENDS TOGETHER AND SEE WHAT ITEMS EVERYONE HAS THAT YOU'RE ALL HAPPY TO LOAN OUT TO ONE ANOTHER. MAKE A GROUP CHAT OR FACEBOOK GROUP FOR ANYONE WHO WANTS TO BE INVOLVED.

*EXAMPLES:
VACUUM CLEANERS, JET WASHES, LADDERS,
LAWN MOWERS, TRAILERS, CAR ROOFRACKS,
CARPET CLEANERS, GARDEN FURNITURE,
CAMPING GEAR ETC.*



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Tip

16:

NAME YOUR SAVINGS ACCOUNT SOMETHING INSPIRING



SAVINGS ACCOUNT 974100032 IS NOT VERY ATTRACTIVE, SO GIVE IT AN INSPIRING NAME LIKE "OUR NEW HOME" OR "PARIS TRIP!" TO MOTIVATE YOU TO ACTUALLY USE IT.

