

25 DAILY SMART GOALS

to save money

1) Buy food from restaurants just once a week.

2) Drink water instead of soda or other drinks that cost more money.

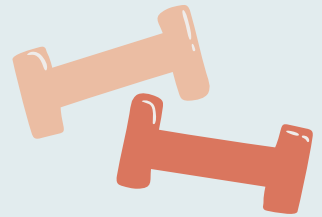
3) Recycle your cans and bottles.



4) Look at your balances in accounts every other day to track where money is going.

5) Sell items you do not use on apps, such as decorative items, kitchen items, electric tools, etc.

6) Work out at home instead of a gym membership.



7) Check out books from the library or buy used.



8) Call cable company, phone company, etc. and say you are going to switch to another carrier. Ask for ways you can save money with them before you switch.

9) Look at your thermostat - lower or higher the temperature to save money on warm or cold days.



10) Cut the number of trips you take to Starbucks.

11) Check out thrift shops first before going to the mall.



12) Ask friends and family if they have things they can give you rather than making a purchase.

13) Shop around for lower insurance rates.

14) Pay off debt to save money on interest.



15) Cut cable bills. Stream from just a few services instead like Disney Plus and Peacock.

16) If your bank charges you fees, switch to a credit union!

18) Turn off appliances when they are not in use.

17) Buy only things that are essentials for the home, for you, and for the family.

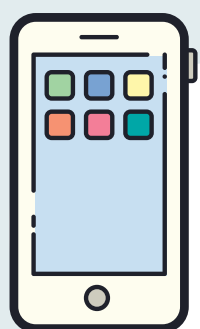


19) Be careful with how much you spend on alcohol and tobacco products.

20) Research ways to save money through Google, Pinterest, and other sites.

21) Buy more chicken instead of beef - it costs less.

22) Do not upgrade to a new phone if it's not necessary to save on your phone bills.



23) Cut all memberships and subscriptions you do not use.

24) Declutter and organize your home.

25) Cut your water usage each month, even if it means shorter shower times.

