

Are You a Savvy Shopper?

1. Be a Selective Shopper

Every day, you spend your energy and time at work to make your money. Since your resources (energy, time & money) are limited, you must learn to maximize these resources. As a result, every day, you are faced with making financial decisions whether you shop at the store, the mall, or online. To help you increase your customer experience, you also must become a very selective shopper. Answering questions such as; do I wealth it? or do I waste it?, can help improve your shopping experience and put money in your bank account.

2. Keep This In Mind

Try answering those two questions every time you use money. If your goal is to create wealth or spend on things that improve your quality of life, you must apply some discipline. Do you ever wonder why rich people continue to get richer where as the Average American continues to get poorer and live paycheck to paycheck. We all have the same amount of time (24 hours a day) and we all have similar daily routines (eat three times a day and sleep eight hours a day) to have the same amount of energy.

3. Focus on Creating Wealth Daily

The rich people focus on creating wealth every day. They spend a great deal of time on learning new skills or finding financial opportunities. Their mind-set is to create things everyday as supposed to having to go to work all day. You are probably thinking that somehow they received money from someone else. This might be true. However, what about the people who have managed to win the lottery or have earned a lot of money because they are famous. A lot of them end up being broke again.

Any activity or event that requires the use of your energy, time & money, AND that leads to improved quality of life.



4. Track Your Spending Daily

The trick is to know how to spend and on what. Starting today, every time you need to use money, ask yourself do I wealth it? or do I waste it?. If you decide to "wealth it" on most of your decisions, you will be better off than if you didn't.

Consider this. If you do not waste \$10 per day, in 30 days, you would have saved \$300 that month. If you continue to save these 10 dollars a day for 10 years, you will accumulate \$36,000 in savings. Can this money help you achieve your financial goals and be financially strong? Absolutely!

Additionally, the better of a selective shopper you become, the better you will be at allocating your limited resources (energy, time & money), which will then improve your quality of life.

Tracking your spending behavior will unlock what you value the most.

To learn more about how to approach your financial life, go to www.wealthydollar.com.



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