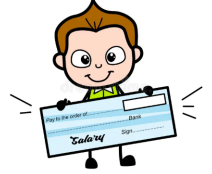


# 25 Tips for Financial Literacy in 2025

**#1**

Get a raise? Time to review your paystub. Make sure your pay increase is accurately reflected in your check. Also, it's a good time to check and make sure your taxes are being deducted correctly for your city, school district, etc. Maybe it's time to start your 401k or increase your contributions. Contact the FOC and we can help you review and plan out some options!



**#2**

If you feel like you're paying too much for your cell phone plan, consider switching to a prepaid plan. Most of the major providers offer this option and you could pay less than \$40/month with the same service and reliability.



**#3**

Have you been with the same auto insurer forever? Maybe it's time to "kick the tires" on a new plan. It never hurts to shop around. Talk to an independent insurance agent who will shop multiple companies to find you the best rates. If you're already on a low rate, great job!



**#4**

Use direct deposit. You will be less likely to spend money that goes directly into your bank account.



**#5**

Make a list before you go to the grocery store so that you don't pick up unnecessary items.



**#6**

Use cash instead of debit or credit. Dollar bills are emotionally harder to part with!



**#7**

Pack your lunch! Saving \$7 a day two times a week can be over \$50 saved in a month.



**#8**

Save on fuel. Drive 60 mph for optimal fuel consumption. Regularly check that your tires are properly inflated.



**#9**

Get a big jar to put your spare change in. Encourage your family to join in and have a contest! You could save \$100+ during the course of a year.



**#10**

Look for free activities in your community. Check out your local events calendars and monitor online social media sites.



**#11**

Build a budget! Contact the FOC and learn some more tips and tricks to help balance your finances and save for the future.



**#12**

Meal plan! Take a look at store sales and build your meals around those items. Make larger portions to save as leftovers and taking lunch to work!



**#13**

Start an emergency savings fund today. Choose an amount to deposit every paycheck and stick to it. Start with \$10 and increase as you are able.



**#14** Thrifting is fun! Secondhand stores have a lot of items that can save you money. Check out Habitat for Humanity's ReStore while you're out there!



**#15** Check your credit report regularly. Credit reports often contain errors that can impact your ability to get a loan, get an apartment or even lower your insurance. The FOC can help pull your credit report and score without negatively impacting your credit. Ask us how!



**#16** Did you get a late payment fee from your lender? Ask for a "do-over"! If you haven't been late before and are a good customer, many times the lender will forgive the fee. The worst they can say is no.



**#17** Break up with name brands! Many store and generic brands are just as good, if not identical, to name brand items and can save huge amounts of money on your grocery bills.



**#18** Review your subscriptions services. Do you know which services you are paying for? Many of us are paying for something we haven't used or watched in 6 months. Cancel those and put that money in your pocket!



**#19** Embrace technology! There are all kinds of apps these days that can save you money on the places you go to anyway, such as restaurants, grocery stores, and gas stations!



**#20** Libraries still exist! And they've got tons of free entertainment options. You can get books, movies and music and enjoy activities for children and adults.



**#21** Attention impulse buyers! Do shiny objects at the store call your name? Is there an online deal that you just can't miss? Take a breath, count to five, take a walk. Pausing can help you determine if it's a need or a want!



**#22** It might be a good time to refinance your vehicle. Talk to your bank or credit union about potentially lowering your interest rate and reducing your payment. The FOC can walk you through some options and strategies.



**#23** You can make coffee at home. Instead of dropping \$7 at the big-name coffee shop, you can make it at home. You can even find hacks to make those fancy concoctions cheaper. If you still need that coffee shop fix, buy local!



**#24** Due dates on your bills grouped around the same time? Ask your lenders and service providers to adjust the dates to spread them out in the month.



**#25** Try a "Spending Freeze" challenge with your family. Pick a day of the week and don't spend any money at all for that entire day.



**The Financial Opportunity Center (FOC) equips participants with the tools, motivation, and know-how to make sound financial decisions.**