

STRETCH YOUR Dollar!



and keep your money in your pocket

10 Quick Tips:

1. Bring home cooked meals to work, instead of crossing over to the deli for your lunch or coffee breaks;
2. Take the public transport and convert the unused gas money into savings. If it's cheaper to buy gas, then load up the tank;
3. Buy fewer sweets and expensive cuts of meat, and go for more fish and vegetables, or try those nutritious one-dish meals;
4. If you can afford to share things, from food to living space to appliances, try to do so;
5. Shop around: Shop at more than one store if it is convenient and nearby to benefit from the savings of different bargains offered at each;
6. Pay for everything with cash. It's easier to overspend when you're pulling from a bank or credit account because you don't know exactly how much is in there;
7. Open an interest-bearing savings account. It's a lot easier to keep track of your savings if you have them separate from your spending money;
8. Savings should be your priority, so don't just say that you'll save whatever's left over at the end of the month. Pay yourself first;
9. Always OVER estimate your expenses and UNDER estimate your income;
10. Make purchases with paper money, not exact change, and always save the change. Use a piggy bank or jar for your coins.