

5 Easy Ways to Save Money

Now is a GREAT time to start saving money. No matter when you read this, your present moment is the right time to start practicing ways to protect your future financial health.

Whether you're reading this because you just saw your post-holiday credit card balance, or you're considering ways to build your savings for the future, there are almost always simple spending patterns we can change to end the month with more money in our accounts.

Here are five of our top favorite ways to save money. And none of them require swearing off the little luxuries that make our lives feel better! After all, what's the point of having a big bank account if we're feeling miserable and deprived?!

1. Shop Strategically

No, you don't have to become a coupon-clipper.

Yes, you do have to start shopping with a plan.

We've all been sucked into the Target dollar section (ahem, remember when the stuff was actually only \$1? Oh the good old days...). We've all done the thing where we walk into the grocery store hungry, and walk out with a ton of impulse buys.

Make it a habit to either:

- **Maintain a shopping list with an app** like [ibotta](#), that helps you earn cash rewards, or [Bring!](#) That lets you create shared lists with family or roomies. Running out of room on your phone? No excuses here - just use your phone's built in notes app or old-fashioned paper and pen.
- **Simply take a minute before you walk into a store to review what you need.** Whether you're picking up shampoo at CVS, or you're stopping into Sephora for an eyebrow pencil. Simply going through the process of reminding yourself "I'm here for an

eyebrow pencil. I don't need anything else today" can go a long way in helping you resist the onslaught of palettes and brushes when you walk in.

2. Do Your Own Nails

Yes, getting your nails done at the salon can be a relaxing, fun way to spend a Saturday morning. But so is doing your own nails.

And innovations like dip powder manis aren't only for pros. You can do your own dip mani at home with DipWell's easy [BYOB Kits](#).

You get to choose up to 6 favorite shades, and then everything else you need (including super clear instructions) arrives together.

Not only will you have glam nails, but you'll save major bucks. In fact, the average cost per mani is \$3 with the kit. You read that correctly, and no, we didn't forget a zero. That means over the course of a year you could save over a thousand dollars by opting for DIY manis. Can you say cha-ching!?

3. Pay yourself first

You've probably heard this one already - it's a [classic principle](#) that financial gurus have been trying to get us to follow for decades.

But when rent prices keep increasing and there's a new club to go to every month, it's sometimes hard to actually implement this.

So start small. Log into your bank account today and set up an automatic transfer from your checking to your savings account, to be withdrawn every month. Make sure you're selecting a date that works well with your direct deposit and existing bill schedule.

Voila!

Now, even if you forget to go in and add extra cash, you'll be making small progress to your savings goals every single month.

No extra work necessary.

4. Switch from a latte to coffee + cream

Ok, ok, ok. I know I said I wasn't going to ask you to give up life's luxuries. But you do realize how fast lattes add up, right? And have you checked the calorie count on your favorite coffee drinks lately? Yikes.

Now if your daily latte is truly the one thing that makes going to work bearable.

Or if it's your reward for hitting the gym. Then fine, go ahead and keep on sipping. You can find savings elsewhere.

But for the rest of us, I suspect lattes are more of a habit, than a true pleasure. So next time you're ordering, select a coffee with one pump of your favorite flavor, and request room for cream.

You might just be surprised how tasty it is. And, you'll get a dopamine hit of feeling proud of your responsible choice. Win win!

5. Cancel "surprise" subscriptions

Subscriptions can be a great way to save money.

Often you can save big when you opt-in to a subscription for the things you use regularly. Whether that's dish soap or the Sunday paper.

Companies like [Care/of](#) have gone the extra mile in creating amazing customized vitamin packets. Everything about their subscription model encourages you to do the healthy thing and actually take your supplements.

However... you might have other subscriptions that aren't so helpful. I'm thinking of all those "surprise" boxes. You know the ones with curated collections of random stuff from drinking glasses to eye masks?

These are fun.

And if your budget is thriving already, then go ahead and keep paying for them.

But if you're struggling to find ways to pay back your student loans and eat every day, then it's time to give these boxes the boot.

Instead of spending money on amazing things “you didn't know you needed” spend your cash on the things you already know you need and love.

And here's a bonus tip: be honest about your saving priorities. With yourself and with friends. So much of our spending comes from trying to keep up with friends... when your friend who just got a promotion starts suggesting fancy weekend brunches, mention that those places aren't in your budget and suggest a smoothie get together or a local diner instead.

When your co-workers are all ordering Ventis downstairs, don't let them peer pressure you into a \$6/day habit. This doesn't mean you have to be anti-social. Walk to the coffee shop with them and enjoy the break, but when you get back, refill your mug with the boring office coffee.

Your future self will thank you!