

17 Quick Ways to Keep More of Your Money

Cheat Sheet – Tick Off as You Go

How to use this page:

1. Pick 3 items to do this week.
2. Come back and add more once those feel easy.
3. **Pay Yourself First**
Set up an automatic transfer from checking to savings the day after payday (even \$10–\$50).
4. **Purge Subscriptions**
Check the last 1–3 months of bank/credit statements and cancel anything you haven't used in 30 days.
5. **Renegotiate Bills**
Call your phone, internet, and insurance providers; ask for a lower rate or a current promotion.
6. **Control Grocery Spending**
Never shop hungry. Make a list based on 5–7 cheap “go-to” meals—and stick to the list.
7. **Limit Takeout**
Pre-pick 1–2 “takeout nights” per week. Cook extra at dinner and pack leftovers for lunch.
8. **Brew at Home**
Make your coffee/tea at home and use a reusable mug. Treat café drinks as an occasional treat, not a habit.
9. **Cheaper Transportation Moves**
Combine errands, drive smoother (no hard braking/accelerating), and try one car-free trip per week.
10. **Cut Energy & Utility Waste**
Adjust thermostat by 1–2°, switch to LED bulbs, unplug chargers/game consoles when not in use.
11. **Apply the 24-Hour Rule**
For non-essential purchases over your chosen limit (e.g., \$50), wait 24 hours before buying.
12. **Use Cash for “Weak Spots”**
Use cash envelopes for problem categories (e.g., dining out, fun). When the cash is gone, you're done.
13. **Use Rewards Wisely**
If you pay cards in full, focus on 1–2 cashback/points programs and use rewards on essentials (groceries, gas).
14. **Attack High-Interest Debt**
List all debts. Pay minimums on all, then throw extra at the highest interest balance (debt avalanche).
15. **Review Housing & Insurance**
Consider roommates/downsize when leases end. Shop insurance every 1–2 years to avoid overpaying.
16. **DIY the Simple Stuff**
Do your own basic cleaning, simple home fixes, and minor car maintenance (wipers,

filters) when safe.

17. Find Free (or Cheap) Fun

Use libraries, parks, community events, potlucks, and game nights instead of expensive outings.

18. Plan for Windfalls

Decide in advance: e.g., 50% of tax refunds/bonuses to savings or debt, 30% to goals, 20% to fun.

19. Do a Monthly Money Check-In

Once a month, quickly note: income, total spending, and how much you saved or paid toward debt.

Reminder: You don't need to do all 17 today.

Start with 3, build momentum, and let your savings grow.