

# 10 Habits That Helped Me Save Money Without Feeling Broke

## 1. Naming Every Dollar (a.k.a. Zero-Based Budgeting)

- Divide your income before spending it. Use categories like rent, groceries, savings, and fun money.
- Try the 50/30/20 method: 50% Needs, 30% Wants, 20% Savings/Debt.

## 2. Meal Planning With a Purpose

- Plan 4-5 meals each week based on what you already have.
- Buy only what you need to reduce food waste and spending.

## 3. Creating a 'Fun Money' Budget

- Set aside a small amount for guilt-free spending (\$50-\$100/month).
- Enjoy small joys without overspending.

## 4. Embracing a 24-Hour Rule for Purchases

- Wait 24 hours before buying anything over \$30 unless urgent.
- Prevents impulse purchases and builds intentionality.

## 5. Unsubscribing From Temptation

- Unsubscribe from marketing emails and disable shopping notifications.
- Reduce FOMO and unnecessary spending triggers.

## 6. Automating Savings First

- Set automatic transfers right after payday.
- Even small, consistent amounts build long-term savings.

## 7. Doing Weekly Money Check-Ins

- Spend 10-15 minutes reviewing your spending and upcoming expenses.
- Helps you stay on track and adjust as needed.

## 8. Embracing the 'Buy Once, Cry Once' Rule

- Invest in higher-quality items that last longer.
- Reduces repeat purchases and increases satisfaction.

## **9. Repeating What Works (and Ditching What Doesn't)**

- Stick with routines and systems that consistently work for you.
- Simplicity and consistency beat complexity.

## **10. Using Cash for Problem Categories**

- Use cash envelopes for categories where you overspend.
- Once it's gone, you stop spending physical boundaries help.

Monthly Tracker Template

Week	Habits Practiced	Amount Saved	Impulse Buys Avoided	Reflections
Week 1				
Week 2				
Week 3				
Week 4				