

# Cultural Daily

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## Simple lifestyles changes you can make to save you money

Our Friends · Tuesday, April 30th, 2019

Are you feeling a little frustrated with your financial situation? Getting into the habit of saving money is great, but many people struggle. Fear not! Below, you'll find some simple lifestyle changes that you can make that will help you to save more money. It shouldn't be long before you begin to notice your savings account increasing nicely.

### Stay Within Your Means

Staying within your means is key if you want to save money money. Always spend less than you earn. Come up with a budget that can help you to do this. Know your numbers!

### Stop Trying To Keep Up With Other People

Forget other people and focus on your own situation. It can be tempting to buy lots of new clothes or get a fancy new car on lease if everybody else is doing it, but you'll only regret it later on down the line. Keep your future in mind!

### Buy Only What You Really Need

Don't buy anything on a whim. Only buy what you need, and make sure you think about it for at least a couple of weeks first so you can be sure that this is something you truly need and not just something you want. You'll often find that after a week or so the desire to buy goes away and you've automatically saved cash.

### Look Into Buying Second Hand Items

If you do need to buy a new item, it might help you to buy second hand. Many second hand laptops and phones are just as good and much cheaper!

### Always Go Shopping With A List

Never go shopping without a list of what you need. Stick to the aisles you need and avoid anywhere you might be tempted to overspend. You can make simple changes in the supermarket, too, such as swapping a few branded items for supermarket own brand items. You likely won't notice a difference!

### Start Using An App

There are many apps out there that can help you to stay on top of your financial situation and save more money. You can be notified when you're spending too much, and even have certain apps round up your purchases and save that money for you.

### **Have A Direct Debit Set Up To Your Savings Account**

If you set up a direct debit to your savings account, you won't even need to think about transferring it. You don't get a chance to change your mind either!

### **Eat Out Less**

Eating out can eat up a huge portion of your monthly budget. Keep the amount you eat out to a minimum. Think of how much food shopping you could buy with money you spend on eating out!

### **Ditch Those Bad Habits**

If you smoke, do your best to quit. You'll save a substantial amount in a short amount of time.

### **Cut Out The Coffee**

Make your own coffee at home and invest in a takeaway cup. No need to purchase extortionate drinks from Starbucks or Costa!

### **Go Cash Only**

By using cash only, you'll be more mindful of how much you're handing over for purchases. Using your card can really dissociate you from the act of spending.

### **Related guides:**

<https://www.lendingexpert.co.uk/how-to-reduce-your-spending-and-get-out-of-debt/>

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