5 QUICK MONEY TIPS

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FINANCIAL COACHING

DO A MINI EXPENSE AUDIT

Print or download your last 30 days of transactions. Grab two highlighters: One color for “must-haves” (rent, utilities, groceries) and one color for “nice-to-haves” (dining out, subscriptions, impulse buys). Circle ONE expense you’re willing to cut or reduce this month. That’s instant cash flow back in your pocket.

UNSUBSCRIBE FROM RETAIL EMAILS

Marketing emails are designed to trigger impulse spending and get you thinking about shopping. Take ten minutes and unsubscribe from stores you don’t need to hear from—your wallet and inbox will thank you.

REVIEW AND CANCEL UNUSED SUBSCRIPTIONS

Quickly scan your bank and credit card statements from the last 30–60 days. Cancel anything you haven’t used recently or didn’t even realize you were paying for.Haven't used Disney+, Hulu or that gym membership in a few months - cancel it! You can always join again later, but let's not waste another dollar on things you aren't using today.Want to go the extra mile? Go into your app store and cancel any app subscriptions you no longer need.

SET A 24 HOUR RULE FOR PURCHASES

Struggle with impulse shopping? Before buying anything over a certain amount (say $25 or $50), wait 24 hours. You can even wait longer, such as a week, for higher purchases like anything over $100. Often, the urge fades and you save without regret or you give yourself space to really make sure you're making the right choice with your purchase.

PICK A NO SPEND DAY

Choose one day this week where you don’t spend a single dollar on anything above the essentials, such as gas for the car or groceries. It creates awareness and helps break unconscious spending patterns. You can keep this ongoing from week to week if you really want to challenge yourself!

BONUS TIPS

- Instead of leaving your account labeled “Savings,” rename it something specific like “Emergency Fund” or “Vacation Fund.” A clear purpose keeps you motivated and makes saving feel more rewarding.
- Block out just 15 minutes on your calendar to check in on your finances. Use this time to review your accounts, pay bills, and track progress toward your goals. Consistent check-ins build confidence and keep you moving forward.