

101 Ways to Unlock Additional Cash



GOING OUT:

1. Take snacks for your day trip rather than buying them from a store
2. Walk or take public transport instead of calling a Lyft or Uber.
3. Choose a designated driver and carpool during an evening out.
4. Invite friends over for drinks at home before you hit the town.
5. Consider alternative ways of meeting up with friends. For example, take a walk in the park instead of meeting in a coffee shop or cafe.
6. Pack a picnic rather than paying for a restaurant meal.
7. Bring your own snacks to the movies. It's a myth that you have to sneak them in; they're actually allowed!
8. Reduce the cost of your date nights by making plans around bargain day at the theater or happy hour at a restaurant
9. Just go out for dessert rather than a full meal.
10. Set yourself a monthly entertainment budget and stick to it.
11. Check out free events in your local area.
12. Make the most of mother nature as a leisure activity. Walking, jogging, wild swimming, and hiking are all free [as well as being good for your health and well-being].
13. Make agreements with friends and family about splitting the check. You don't need to feel guilty for not wanting to pay for someone else's extravagance.
14. It's OK to say no.
15. If you don't enjoy eating out, don't feel you have to spend money on food. You can still meet your friends in the restaurant and just get a drink.
16. Visit free art galleries and museums.
17. Make a list of cool things you can do for free in your home city.
18. Get creative with no-spend days out and dates.
19. Rearrange your wardrobe to discover lost gems rather than buying new.



HABITS:

20. Think about your future self before you buy something on a whim. Will they thank you or curse you for the decision you're about to make?
21. Understand that the rush you feel when you buy something is a dopamine hit. That rush feels good at the moment, but it's fleeting. The real question is whether or not the purchase you're about to make still make you feel good next week?
22. Review your gym membership. Are you getting full use out of it or can you get the same results in a more cost-effective way?
23. Ditch plastic water bottles and bring water from home. It's better for the environment too.
24. Don't shop as a form of entertainment. Find something else that gives you more fulfillment.
25. Become acutely aware of the emotions you attach to spending. Find other ways than shopping to reduce stress, feel happier, and socialize with friends.
26. Avoid places where you get tempted. For example, walk/drive down another street if you habitually get pulled into the mall on the way home.
27. Tell your friends and family that you're being more intentional with your spending. Chances are they'll support you... you may even inspire them to join you on the journey.
28. Be grateful for where you are NOW. Choose to look for and acknowledge the abundance you have in your life already.
29. Use your network. Who can loan you the item you want?



VACATIONS & TRAVELS:

30. Budget for your vacations so you can travel guilt-free and return without a financial hangover.
31. When you're away, set a daily spending budget and stick to it.
32. Organize exchanges for vacations. For example, do house swaps or trade toys (such as boats and RVs).
33. Pack your own food for traveling. It's much cheaper than service stations or airports [and healthier too].
34. Don't worry about how your trip will look to others on Instagram! You don't have to travel in luxury to have an incredible time.
35. Shop around for flight and hotel tickets to get the best rates.
36. If you can, travel out of season.

37. Don't overlook the incredible opportunities on your doorstep. Chances are some of the things in your local area are on someone else's bucket list.
38. Create your own walking tours - it's free!
39. Don't waste money on tacky souvenirs!
40. Rent a bicycle and go explore.
41. Get off the beaten track and the tourist hotspots for a more authentic experience [it's often cheaper too].
42. Have a picnic of foods from local food markets or grocery stores rather than eating out all the time.
43. Learn to haggle.
44. Choose destinations where your budget will take you further.



FOOD:

45. Get good at meal planning and prep. You'll create less food waste and you'll shop more intentionally too.
46. Cook in bulk and freeze some portions. Perfect for those days when you can't be bothered to cook and cheaper than calling for takeout.
47. Get creative with your leftovers. It's shocking how much money is squandered on food waste.
48. Invest in a crockpot [or slow cooker]. It's a super simple cooking method for preparing healthy meals in bulk.
49. Eat less meat. You don't have to become a full-on vegetarian, but switching out a few meals can cut your grocery store bills significantly.
50. Review any food subscriptions you have to ensure you're getting value for money.
51. Use coupons shamelessly!
52. Make a shopping list for when you go grocery shopping. You're less likely to buy stuff that you don't really want or need.
53. Never go food shopping when you're hungry. You'll always buy more than you wanted!
54. Do one shop a week rather than 'quick' shops every day. Fewer visits to the store mean fewer opportunities for unnecessary spontaneous purchases.
55. Buy food items in bulk when they're on sale. E.g. tinned tuna.
56. Buy staples in bulk. A 5kg bag of pasta is usually cheaper than multiple smaller bags.
57. Buy store-own or generic food brands. You probably won't notice much difference.
58. Check for reductions.



HOME:

59. Review all your subscriptions and cancel the ones you don't use.
60. For the subscriptions, you want to keep, check you're on the right membership package for you.
For example, you can make big savings with an annual payment.
61. Research to see what savings you could make by switching your utility supplier.
62. Don't automatically renew your insurances. Shop around for the best deal instead.
63. Look for a cheaper place to live. It's worth doing the math! How much more choice could you give yourself if your rent was lower?
64. Be mindful of what you spend on hygiene products. Do you really need a high-ticket cleanser, razor, or deodorant?
65. Install LED light bulbs. They're a lot more energy-efficient and they last longer too!
66. Be energy conscious. Unplug the electrical devices you're not using and switch off the lights.
These little savings add up [and you can pat on the back for being green!]
67. Check your phone or broadband tariff. Are you on the best deal?
68. Turn down your thermostat. You'll save on your heating bills.



MONEY:

69. If you have loans or outstanding credit card balances negotiate the rates with your lender.
Alternatively, switch to a different provider for a lower rate.
70. Make a plan to clear any unintentional debt.
71. Save a small amount each month for gift shopping.
72. Consider consolidating loans to take advantage of interest-free periods or lower interest rates.
73. Change your perception about debt. Commit to never take on unintentional debt.
74. Ask for fees to be waived. [If you don't ask you don't get].
75. Switch off one-click checkouts.
76. Don't save your card details on online accounts. Lower friction levels make it easier to shop unintentionally.
77. Shop around to get the best deals from your bank. For example, take advantage of switch rewards and higher interest rates.
78. Write down what you spend in a month and then review it. Chances are you'll be surprised at where your money actually goes.
79. Don't use a credit card. Pay in real-time using a debit card instead. This switch forces you to be more connected to your spending [and stops you spending unintentionally].
80. Review your direct debits and cancel any that you no longer need or want.



WORK:

81. Take a coffee or tea from home in a takeout tumbler rather than buying from the coffee shop.
82. Take a packed lunch to the office.
83. If you can, walk to work instead of driving or taking public transport.
84. Skip the vending machine or the snacks from the shop around the corner. Bring your own from home.
85. Use your as a self-education opportunity. Listen to podcasts or read a self- development book.
You are your most valuable asset. Invest in yourself and you'll become more valuable.
86. Talk to your boss about negotiating working from home days - and save the commuting costs.



SHOPPING:

87. Put items you desire on your Amazon Wishlist instead of buying them immediately.
88. Are you an emotional spender? Become aware of this habit and be extra mindful when the urge to shop comes up. What need are you actually filling?
89. Save up for a bigger goal rather than paying for it on a credit card. Delayed gratification is good for you!
90. Set yourself a personal spending budget and stick to it - rigidly.
91. Hunt for used and second-hand bargains.
92. Look for clothes and accessories in thrift shops.
93. Take advantage of yard sales.
94. Search for coupons online. Deliberately abandon your cart to see what deals you get!
95. Do the [4 YES test](#) before you buy.
96. Get your books from the library instead of buying them (they rent audio now too!)
97. Sign up for reward programs and take advantage of the savings offered.
98. Big brands don't always mean better quality. Can you get a similar item for less?
99. Consider a Secret Santa style Christmas or birthdays.
100. Compare prices and shop the cheapest.
101. Don't be seduced by discounts and sales. Buying something you don't need - even with a saving - COSTS you money rather than saving it!