smarter MONEY LIFE

SAVE MORE ON EVERYDAY PURCHASES

You don't have to make drastic cuts to improve your finances.
The secret is finding savings opportunities in the purchases you make every day.
It isn't about deprivation. It's about making smarter choices with the spending you are already doing.

SHOP WITH A PLAN

Make a list before you shop
Avoid impulse purchases
Compare prices before checking out

WHY IT WORKS:
Going in with a plan helps you spend intentionally instead of emotionally.

USE REWARDS AND CASH BACK

Credit card rewards
Retail loyalty programs
Cash-back apps and browser extensions

WHY IT WORKS:
If you're already making the purchase, you might as well get something back.

BUY STORE BRANDS

Compare ingredients and quality
Test alternatives to name brands
Focus on value, not labels

POTENTIAL SAVINGS:
Often 10% to 30% less than brand-name products.

STACK YOUR SAVINGS

Combine: Sales, coupons, rewards points, and cash-back offers

WHY IT WORKS:
Multiple small discounts can add up to significant savings.

REVIEW SUBSCRIPTIONS REGULARLY

Streaming services
Membership programs
App subscriptions
Monthly delivery services

ASK YOURSELF:
Would I sign up for this again today?

WAIT BEFORE YOU BUY

24-Hour Rule: For smaller purchases, wait one day.
30-Day Rule: For larger purchases, wait one month.

WHY IT WORKS:
Time helps separate wants from needs.

BUY IN BULK STRATEGICALLY

Best for: Household essentials, non-perishable food, frequently used products

AVOID:
Bulk purchases of items that may spoil or go unused

TRACK YOUR SAVINGS

Set a goal and celebrate progress:
Examples: Home improvement fund, vacation savings, car replacement fund, emergency savings

WHY IT WORKS:
Seeing your progress makes saving more motivating.

Saving money on everyday purchases isn't about deprivation. It's about making smarter choices with the spending you're already doing.

Your Money. Your Way.
We'll help you get there.

For more helpful financial tips, visit the FORUM Credit Union YouTube Channel

Visit **forumcu.com/smarter-money-life** for helpful videos, tips, and tools

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