



## How to Start Saving Money Every Day!

Simple **tweaks** to your daily routine can yield small savings that add up over time. Check out the recommendations below to find ways to save on everyday activities like grocery shopping, dining out, and entertainment.

- 1. Use an automated tool:** Find an **app** that takes the work out of saving. *Digit* and *Qapital* are apps that automatically transfer money from your checking account to a separate savings account. Click here to learn about apps that **automate** savings for you.
- 2. Prep for grocery shopping:** A little work before you go to the grocery store can go a long way to help you save money on groceries. Check your pantry to see what food you really need. Make a grocery list. Finally, use coupons and **loyalty programs** to save money as you shop.
- 3. Order smaller servings at restaurants:** Your social life doesn't have to suffer for you to save money. You can still dine out and stick to your budget. Choose appetizers or split an entree with someone to save money when you eat out.
- 4. Get discounts on entertainment:** Take advantage of free days at museums and national parks. You can also ask about discounts for seniors, students, military members and other discounts when purchasing tickets for everything including movies, concerts and theme parks.
- 5. Make your own gifts:** The cost of birthday, wedding and graduation gifts can quickly add up. Go the **DIY** route or save money with affordable gift ideas, like herb gardens and gift baskets.
- 6. Map out major purchases:** Make purchases of appliances, furniture, electronics and other large items during *annual sale periods*. Don't buy anything too quickly, either. Always wait a day or two before buying to limit **buyer's remorse**.
- 7. Restrict online shopping:** Make it more difficult to shop online. When you shop regularly at a retailer's website, it's convenient to create an online account to save your billing information. Don't do it! Instead, enter your shipping address and credit card number each time you order. This will help you make fewer **impulse purchases**.

**A. Vocabulary** - Match the vocabulary below with their definitions:

1. tweak	a. to feel guilty about a purchase you made
2. automate	b. to operate using a computer or machine
3. DIY	c. change
4. impulse purchase	d. a purchase made without thinking
5. loyalty programs	e. programs that offer discounts to shoppers
6. buyer's remorse	f. a computer program that performs a special function
7. app	g. do it yourself

**B. Comprehension** - Work together in groups to answer the questions below:

1. How do the apps 'Digit' and 'Qapital' help you save money?

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2. What advice does the article give to save money when eating out?

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3. How can students, seniors, and the military save money on entertainment?

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4. What does the following sentence mean? *"Always wait a day or two before buying to limit **buyer's remorse.**"*

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**C. Critical Thinking** – Discuss the questions below.

5. Give an example of a 'DIY' gift **not mentioned** in the article.
6. The article says to make purchases during **annual sales periods**. Give examples of annual sales periods in the United States.
7. Have you or someone you know ever made an impulse purchase? What did you buy, and did you feel guilty after?

D. Now, choose one of the questions above. Write the answer on a separate sheet of paper.