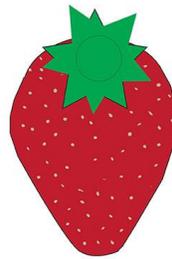
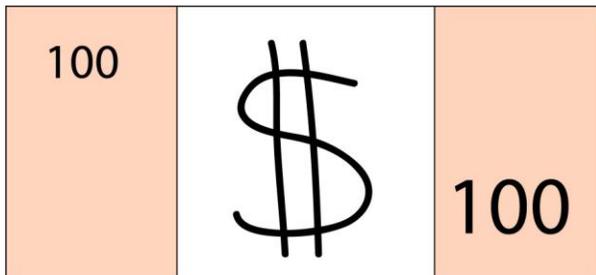


# 6 Tips On Financial Budget To Develop A Healthy Lifestyle

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Enjoying life is fun doing the things that make people happy but there are several important tips on financial savings everyone should do to live a healthy lifestyle. Staying focus on how you budget your money can help you improve your personal finances and everyday living. Follow these 6 tips on financial budget and you will see you have developed a healthy lifestyle with wisdom.

## 1. Monthly money transfer into a savings account

Each month after you have paid your bills, save between \$20 - \$100 from your paycheque monthly and transfer to a savings account. Saving money is a good routine just in case unexpected situations occur for example (car maintenance, job loss, house maintenance, medical treatments, inflation in groceries, planning a vacation, having a family, illness, or education tuition fees. You worked hard for your money so the money saved aside, use a portion of the funds to treat yourself to a tasty dinner at a restaurant, buy something that makes you happy, get a new haircut, watch a movie at the theatre, or go shopping with a friend.

## 2. Use coupons

Every time you go shopping at the mall or buy groceries, use coupons to help you save some money. If there is a sale for certain items at the stores, use your coupons and that's a bonus for you to save even more money in your pocket. When you eat at a restaurant for lunch or dinner, use restaurant coupons that have discounts and it could help you save \$5 - \$10 from the total bill.

### **3. Lower the cell phone bills**

Monthly cell phone bills can be expensive depending on the model and brand or monthly value package you purchased with your cell phone company. If you live a simple life and follow a budget, call your cell phone company to switch your plan to a basic monthly value package that offers voice mail, unlimited local and international text messages, unlimited evenings for incoming and outgoing phone calls after 5:00pm and on the weekends, call display, unlimited long-distant phone calls within Canada or in your country, and free Wi-Fi. You could save more money this way from a \$60 monthly bill to \$28 monthly bill. Wouldn't that be fantastic?

### **4. Avoid using credit cards**

The best concept is to have only 1 credit card in your wallet to help you establish good credit and when it's needed for emergencies. Credit cards are too convenient when we have it in our hands to use on impulse and reckless spending, which can get you into trouble, worries, and debt. However, use a credit card only if you can pay off the invoice within the end of the month. Use cash to go shopping, which can help you keep track of your spending.

### **5. Think wisely before you buy things**

Understanding the importance of financial management should help you stay on budget and never buy anything recklessly and impulse when you see a big sale advertisement in a store. Just think inside your mind and ask yourself "Do I need it or do I want it?" If you need it, go ahead and purchase it. If you only want it, walk away and go home happy knowing that you have saved money in your pocket.

### **6. Discount entertainment**

Watching movies are always fun and entertaining with friends and family but paying regular price adds up and gets expensive every time. Search for several places that sell discounted movie passes such as universities or colleges (post-secondary schools), auto insurance companies (eg. AMA members), various corporate companies, and internet coupon websites.