

5 Simple Ways to Start Taking Control of Your Money NOW

Commit to trying something new and make a change in how you control YOUR money. Most people do not know where their money goes! But you can, starting now! You can do these simple suggestions at any time- just print off this guide and jump in!

Remember- It's not what you make, it's what you KEEP!

1. Start to Change the Way you THINK about money- What does this cost me each year?

- Snack at work: \$5.00 a day is \$25.00 a week, \$100.00 a month, \$1200.00 a year!
- Cable TV: \$4.10 a day is \$28.70 a week, \$125.00 a month, and \$1500.00 a year!
- Save: \$2.86 a day is \$20.00 a week, \$80.00 a month, \$960.00 a year!

2. Skip the frequent trips to the gas station, coffee shop, or grocery store

- Gas your car one time, at the beginning of the week, and you won't be tempted to go in for those treats
- Get a pretty "to -go" cup and make that coffee, hot and fresh, at home
- This goes back to the menu- if you aren't in the store three or four times a week you save gas AND that temptation to spend

4. Make a quick budget on paper

- Total all of your **monthly** income (from all sources, so multiply your check by four if you get paid weekly, or by two if you get paid bi-weekly)
- Identify the categories you pay monthly:
Household: food, utilities, mortgage or rent
Vehicle: payments, gas and maintenance
Dependents: Childcare, kiddo costs, pets
Debt: List them and the payment for each
Miscellaneous: whatever else you pay
- Identify when each payment is due, and plan to pay your categories based on when payments are due, close to payday.
- Or try the "zero based budgeting" we recommend, visit Dave Ramsey's blog: <https://www.daveramsey.com/budgeting/how-to-budget/>

3. Plan a menu and make a LIST for groceries

- Choose recipes that fit your lifestyle, time of year, and tastes
- Try <https://www.allrecipes.com> free online
- For budget friendly dinners try "Ten Dollar Dinners"
<https://www.foodnetwork.com/shows/ten-dollar-dinners-with-melissa-darabian>
- **You can visit grocery sale circulars online-** it won't take long. Set a timer for ten minutes and take a quick peek before you go! Hone in on "Buy one get one" (BOGO) and sales that are multiples for a discount, such as "3 for \$5."
- **Make that list!** Grocery stores are the best marketers! Without a list, you may buy things you have already, or things that just look good but aren't on the menu.
- **Bring cash and leave the debit card at home-** if you are not used to shopping with a list on a budget it may be hard to estimate, but if you know that your bill is usually \$150.00, bring that in cash. You cannot buy a bunch of impulse items that way!

5. Make one small change and save some money this week!

- Bring your lunch to work on two days
- Eat one meatless dinner
- Carry an allowance of "mad money," say, \$20.00, and leave the debit and credit cards at home
- Play a board game or cards at home instead of going to a movie or go to a cheaper matinee!



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