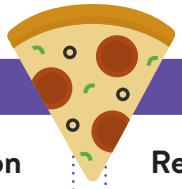
Avoiding LIFESTYLE CREEP

IT'S A MONEY THING®



MINI-CHALLENGE #1

Hit the unsubscribe button

Pause one of your streaming media subscriptions for one month—there's so much to watch that you probably won't even miss it

MINI-CHALLENGE #2

Recreate your favorite treat

Search online for a "copycat" recipe of your go-to menu item or beverage and learn to make it at home



MINI-CHALLENGE #3

Switch to generic

Instead of reaching for familiar brands, try buying generic versions of pantry basics, snacks or cleaning supplies

MINI-CHALLENGE #4

Shop pre-owned

Get in the habit of regularly checking online marketplace sites for the larger items on your shopping list—a great deal is just around the corner



MINI-CHALLENGE #5

Do-it-yourself

Repair, restore or deep-clean something in your home with the help of an online tutorial

MINI-CHALLENGE #6

Take a walk

Swap out one of your regular car trips for a walk or a bike ride—it will do wonders for your health and your wallet



MINI-CHALLENGE #7

Drink more water

Cut out your beverage spending for one month by choosing water instead

MINI-CHALLENGE #8

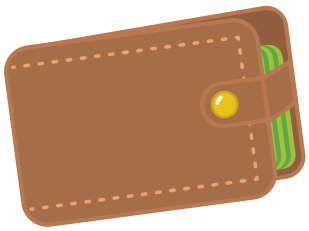
Master your mealtime

Choose a meal of the day—breakfast, lunch or dinner—and commit to preparing it at home for an entire month

SMALL CHANGES, BIG IMPACT

Lifestyle creep is the tendency to spend more money as your income increases. Lifestyle upgrades can quickly become part of your routine spending, blurring the line between "luxury" and "necessity." This means that the dollars that could be going toward your savings goals get swallowed up by your day-to-day spending instead.

Oftentimes, we spend money in a certain way simply because we're used to spending it that way. Shake up your spending by committing to one of these mini-challenges for one whole month. Challenging your lifestyle spending—even in small ways—can save you a lot of money over time and keep lifestyle creep at bay.



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