



Secrets To Saving

The
top five secrets to have savings. It
starts in your mind; you have to 1st
change in mindset. Keep in mind that
their role is to save not to spend
every
day. Ask yourself “how you can save
every time you're about to buy
something,
not even important, or needed?” No, I
have less of savings to waste it for a
new pair of shoes, what will happen
to me if there is a studying
emergency and
I do not have any savings.

2 plans,
preparation is about how to properly
budget your salary, plan your budget
before you withdraw your money
instead of planning how and where to
spend it
without assessing your allotted
budget. Start getting a pen and paper
or use
your phone take note of your daily
weekly and monthly budget, your
goal is to
save right but a goal without a plan is
just A wish.

3

live within your means once you are done planning your budget assess

your

spending habits is it still within your

needs, are there options to lower your

spending amount and increase your

savings. Even if you get promoted and

heavier

salary increase, I am telling you, you

will have higher savings. If you also

increase your spending habits most of

the time, once they have increased

their

income their expenses get even

higher and higher until they have

more debt than

savings. While mismanage of money

mindset was not set properly and

there was no

plan to save at all.

4

have the habit of savings save even if you think it is just a small amount, I started saving around \$500 monthly when I got my first job. At first, I was impatient because it was too small until my saving was increasing because of the habit I built. The habit of saving every time I have extra money, or I get to have unexpected bonus, I just keep saving patience and consistency are the keys.

5 increase your income, people usually want the fastest route in everything most especially in terms of money. Therefore, we have lots of scam victims remember easy come easy go. It takes time to build a business and be successful in it.



*Everyday is a bank
account, and time is our
currency. No one is rich,
no one is poor, we've got
24 hours each. --
Christopher Rice*