



# **CUTTING COSTS SAVING INVESTING**

MAKE IT HAPPEN

# CUTTING COSTS

**Goal: Reduce your everyday expenses to free up room in your budget.**

- Compare prices before buying (groceries, pharmacy items, clothing)
- Cook in bulk and freeze meals instead of ordering takeout
- Cancel unused subscriptions (streaming, gym, paid newsletters)
- Bring your own water bottle and snacks instead of buying on the go
- Choose second-hand items (Marketplace, thrift stores, swaps with friends)
- Drive less: carpool, walk, or cycle when possible
- Review your insurance policies and service plans (cell phone, internet, utilities)
- Use coupons, discount apps, or loyalty cards
- Wait 48 hours before making a non-essential purchase (to curb impulse buys)
- Plan meals ahead to reduce food waste

# SAVING

**Goal: Set money aside intentionally, with a clear purpose.**

- Define a savings goal (emergency fund, vacation, personal project)
- Automate transfers on payday (even \$10/week)
- Open a separate savings account (out of sight = out of mind)
- Try a savings challenge (ex: \$1 on Monday, \$2 on Tuesday...)
- Redirect “cost savings” into your savings account (ex: saved \$20? Transfer it!)
- Set aside any unexpected income (gifts, refunds, bonuses)
- Use a “small change” jar or envelope at home
- Try a micro-savings app (ex: round up purchases to the next dollar)
- Save amounts from completed payments (ex: loan paid off = save the same amount)
- Track your progress visually (savings thermometer, chart, app)

# INVESTING

**Goal: Grow your money over the medium to long term.**

- Learn about different types of investments (TFSA, RRSP, etc.)
- Start small: invest a symbolic amount to get familiar (ex: \$25/month)
- Take a course or attend a webinar on investment basics
- Book a meeting with a financial advisor (bank, credit union, nonprofit)
- Read a book or listen to a podcast on women and investing
- Invest in yourself: take a course, learn a new skill
- Set a clear goal (ex: retirement, buying a home, financial independence) to guide decisions
- Explore beginner-friendly investment platforms (Wealthsimple, Hardbacon, etc.)
- Review your investments annually and adjust as needed