



SAVINGS CHALLENGE

Checklist



Join the Savings Challenge and start the year working towards **more savings** and **financial freedom**.

SAVINGS TIPS

\$ SAVED

- Adjust Your Thermostat _____
- Use Coupons _____
- Pack Your Lunch _____
- Set a Savings Goal _____
- Batch Cook Meals _____
- Switch to Reusable Items _____
- Complete a No-Spend Day _____
- Skip the Coffee Shop _____
- Turn Off All the Lights _____
- Walk Somewhere _____
- Avoid ATM Fees _____
- Bring Snacks From Home _____
- Cancel Unused Subscriptions _____
- Shop Sales _____
- Plan Your Grocery List _____

SAVINGS TIPS

\$ SAVED

- Buy in Bulk _____
- Track Your Spending _____
- Bring Your Own Coffee or Tea _____
- Use Employer Perks _____
- Make Weekly Loan Payments _____
- Plan a Free Activity Weekend _____
- Borrow Instead of Buying _____
- Use Reward Points _____
- Spend Loose Change _____
- Negotiate Bills _____
- Review Your Insurance Policies _____
- Round-Up Savings _____
- Buy Generic Brands _____
- Sell Unused Items _____
- Set Up Automatic Savings _____



Share your savings and results with us on social media. TAG- @myspcu



**SCAN AND
LEARN MORE**