



10 SIMPLE MONEY-SAVING MOVES

10 Ways to Save Money Fast on a Low Income

Cut costs fast. Keep more of every paycheck.

10 WAYS + 3 WORKSHEETS

PDF PROFIT HUB

Read This First

You do not need a big life change to save money. You need a few small moves, done on purpose.

This guide gives you 10 ways to save, starting today. Each one shows you exactly how to do it, and about how much it can save you. You do not need to do all 10. Pick 3 and start there.

Your 10 ways

#	Way to save	Saves about
1	Cancel what you do not use	\$10 to \$50 / month
2	Meal plan before you shop	\$50 to \$150 / month
3	Use the 24-hour rule	\$30 to \$100 / month
4	Cut your bills with one phone call	\$10 to \$40 / month
5	Switch to generic brands	\$20 to \$60 / month
6	Batch your errands	\$15 to \$40 / month
7	Try a no-spend week	\$50 to \$200 / month
8	Sell what you do not use	\$50 to \$300 one-time
9	Use cash for your top leak category	\$20 to \$80 / month
10	Automate your savings	Whatever you set

HOW TO USE THIS GUIDE

These numbers are estimates, not promises. Your savings depend on your own spending. Pick the 3 ways that fit your life best, and start this week.

1

WAY 1

Cancel What You Do Not Use

SAVES ABOUT
\$10-\$50/mo

Subscriptions are the easiest money leak to miss, because they charge you quietly every month.

How to do it

- Open your bank or card statement and list every recurring charge.
- Ask: did I use this in the last 30 days?
- If no, cancel it today. If yes, keep it and move on.

Worksheet 1: My Subscription Audit

Subscription	Cost	Used it this month?	Keep or cancel
MONTHLY SAVINGS			

MONEY MOVE

Set a phone reminder for the 1st of every month: a 5-minute subscription check.

2**WAY 2**

Meal Plan Before You Shop

**SAVES ABOUT
\$50-\$150/mo**

Food is one of the biggest flexible costs, and planning ahead is the fastest way to cut it.

How to do it

- Plan 5 dinners before you shop. Repeat ingredients across meals.
- Check what you already have before adding it to the list.
- Shop with a list, and do not shop hungry.
- Cook once, eat twice. Leftovers are a free lunch.

MONEY MOVE

Pick one "pantry day" a week where you cook only from what you already have.

3**WAY 3**

Use the 24-Hour Rule

**SAVES ABOUT
\$30-\$100/mo**

Most impulse buys do not feel urgent a day later. This rule catches them before they leave your account.

How to do it

- See something you want to buy that is not planned? Wait 24 hours.
- Put it in a notes app instead of your cart.
- If you still want it after a day, and it fits your budget, go ahead.

WHY IT WORKS

Most impulse urges fade within a few hours. The wait costs you nothing and saves you often.

4

WAY 4

Cut Your Bills With One Call

SAVES ABOUT
\$10-\$40/mo

Providers often have lower plans they do not advertise. You just have to ask.

How to do it

- Call your phone, internet or insurance provider.
- Say: "I am looking at other options. Do you have a lower plan or a loyalty discount?"
- If they say no, ask to speak to the retention team.

Worksheet 2: My Bill-Cut Calls

Provider	Old cost	New cost	Monthly savings
TOTAL MONTHLY SAVINGS			

MONEY MOVE

Do one call this week. Pick the bill that feels the highest for what you get.

5**WAY 5**

Switch to Generic Brands

**SAVES ABOUT
\$20-\$60/mo**

Generic and store brands are often made in the same factories as name brands, at a lower price.

How to do it

- Start with staples: flour, rice, oil, cleaning supplies, medicine.
- Compare the ingredient list, not just the price.
- Keep any brand that truly makes a difference to you. This is not about giving up everything.

MONEY MOVE

Switch 3 items this week. Notice if you can tell the difference.

6**WAY 6**

Batch Your Errands

**SAVES ABOUT
\$15-\$40/mo**

Every trip out costs fuel, time, and a chance to spend on something unplanned.

How to do it

- Make one list for the week instead of shopping as needs pop up.
- Group errands by area, and do them in one trip.
- Pick one or two errand days a week instead of daily trips.

MONEY MOVE

Fewer trips means fewer chances for a "while I'm here" purchase.

7**WAY 7**

Try a No-Spend Week

**SAVES ABOUT
\$50-\$200/mo**

A no-spend week is a short reset. You only pay for bills and essentials, nothing else, for 7 days.

How to do it

- Pick a start date. Tell someone for accountability.
- Plan meals from what is already in your kitchen.
- Find free ways to fill your usual spending time: a walk, a library visit, a show at home.
- At the end, write down what you noticed. Which spending did you not miss?

WHY IT WORKS

A no-spend week shows you which spending is a habit, not a need.

8**WAY 8**

Sell What You Do Not Use

**SAVES ABOUT
\$50-\$300 one-time**

Money is often sitting in your home already, in things you no longer use.

How to do it

- Walk through one room. Pick 5 things you have not used in 6 months.
- List them on a marketplace app with clear photos and a fair price.
- Send the money straight to savings or debt. Do not let it blend into spending.

MONEY MOVE

Give the cash a job before you sell. That way it is saved, not spent.

9**WAY 9**

Use Cash for Your Top Leak

**SAVES ABOUT
\$20-\$80/mo**

Cards make spending invisible. Cash makes it real, because you can see it run out.

How to do it

- Pick the one category where you overspend most: eating out, shopping, or fun money.
- Withdraw that budgeted amount in cash at the start of the week or month.
- When it is gone, you are done spending in that category.

MONEY MOVE

You do not need to go all-cash. Just the one leaky category is enough.

10

WAY 10

Automate Your Savings

SAVES ABOUT
You choose

Savings you do not see is savings you do not spend. Automation makes saving the default.

How to do it

- Set up an automatic transfer for payday, even if it is small.
- Send it to a separate account you do not use for daily spending.
- Start small. \$5 or \$10 a payday is a real start.

Your 10-way savings tracker

Worksheet 3: My Savings From 10 Ways

Way	My estimated monthly savings
1. Cancel what you do not use	
2. Meal plan before you shop	
3. Use the 24-hour rule	
4. Cut your bills with one call	
5. Switch to generic brands	
6. Batch your errands	
7. Try a no-spend week	
8. Sell what you do not use	
9. Use cash for your top leak	
10. Automate your savings	
TOTAL MONTHLY SAVINGS	

GIVE IT A JOB

Send your new savings to an emergency fund or a goal. Money without a job tends to disappear.

Start This Week

Do not try all 10 at once. Pick 3 and start today.

Your 3 picks

My way	Why I picked it	When I will start

Your starter checklist

- ☐ I picked my 3 ways to start with
- ☐ I did my subscription audit
- ☐ I made one bill-cut call
- ☐ I filled in my savings tracker
- ☐ I gave my new savings a job



Small cuts add up fast.

Pick 3 ways. Start this week.
Watch the savings stack up.

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