

Last month we asked “***What’s one small habit that’s helped you save money without feeling deprived?***”. Here are the responses and money-saving tips from Chapman employees:

Putting extra change in a piggy jar at home

I have joined my local "Buy Nothing" page where neighbors give away free items. I once got a brand new Revlon hair dryer brush for free!

Bringing my lunch to work. I still eat out occasionally, but no more than once a week.

Having a healthy breakfast at home instead of stopping for a donut and soda each morning. Yikes! Saved money and my waistline.

I protect my technology (ipad, laptops, phones, etc) with proper cases and screen protectors to minimize damage. This extends their lifespan and helps me avoid replacing them prematurely, saving me money over time.

The t-mobile tuesday app

I learned to make chai tea lattes at home, and it's such a treat to be able to make them whenever I want. And making them at home is less than half the cost!

My wife and I save our big electric uses for after 9pm, laundry, dishwasher, car charging, etc. It saves money and helps us be sustainable!

Any time you’re about to buy something non-essential, wait 24 hours (or even just a few hours). That pause

does two things:

- It separates impulse from intention
- It gives your brain time to ask, "Do I actually want this, or was it just convenient/exciting in the moment?"

Life is expensive. From children, to funding a well-deserved vacation or even a night out with friends and family. One habit that's helped me save money without feeling deprived is how I meal prep! As the assistant director of wellness and recreation, i strive to inform healthy habits amongst students and my chapman staff peers. Meal prepping is an excellent way to control day of meal spending as well as increase awareness of the types of food you are putting in your body! For any ideas or tips and tricks for meal prepping, I turn to cookbooks, friends and even the internet. Staying healthy by consuming delicious meal preps doesn't just fuel your body, but also helps your budget! Thank you

Stop buying bulk items "to save money" when you find yourself throwing spoiled food away.

My bank accounts have a system that moves various amounts of money from my checking to my savings when it thinks I'll have money to spare. It's helped me to build up an emergency fund with a months rent in 3 months, and i spend less because it looks like there is less to spend.

Ordering chicken as my protein at Chipotle. For my free reward, I order steak. 🍷

Taking advantage of free events!

Going to the free yoga series here at Chapman has been such an incredible experience! While I originally saw it as a way to save money on gym fees, it's become a crucial way for me to check in with myself and reset. As another participant and I were leaving yoga today, we both talked about how it's become a highlight of our week! I'm so thankful that Chapman offers us this resource.

i bought a small portable battery pack that i charge with my solar panels and i use it to charge/power my power tools, kids ride on cars, and other random electronics that it can support

Since I started working at Chapman in 1985, our family assumed my salary was 6% lower and I contributed

the maximum 6% towards TIAA 403B each month to get Chapman's 9% match. Over time, it has really added up.

Planning my meals ahead of time instead of buying random things at the store that I may or may not use.

I did not use air conditioning whenever I could live without it.

Checking out books from the library.

We have a budget app and seeing where my money goes has helped me pull back a bit or shift some things around when needed. Haven't changed much really - but seeing it has certainly helped me become more aware and I've saved quite a bit!

Signing up for local library cards around OC has not only helped me save money, but also directly supported the library itself! There are so many resources available that I take advantage of!

I have a decorative metal box that I put all my coin change in. I am a person who still uses cash to pay for things. Once the box is full, I take it to my bank's coin machine and deposit into my savings account. I usually deposit between \$75-\$100.

Working out at home

Clipping coupons for my local grocery store felt old school but has saved me a surprising amount of money by the end of the year. Aligning my weekly meal plan to what's on sale at the grocery store has also helped.

Focus on desired outcomes versus negative results and that allows you to go about your day and pay attention to the details when shopping and decided on daily needs versus emotional purchases.

Bringing my lunch to work everyday

Schedule out lunches, coffee dates, etc. That way, most of the time, it is something to look forward to rather than unplanned spending.

I've been saving money by bringing my lunch to work most days and using leftovers whenever possible.

Using the transfer option with Schools First. Each month I have funds transferred to my Summer Savers account automatically when I get paid. This fund adds up and is accessible but if not used, will transfer back to my regular account once each year. It helps with Christmas and/or emergencies.

I've discovered the grocery store Aldi! They have great prices on pantry staples, snacks and fresh fruit.

Instead of buying dinner when I am too tired, I have made a habit of meal prepping side dishes and buying a roasted chicken, and when I am too tired from a weekday, I simply heat up the sides and pieces of chicken for dinner. This not only saves me \$10-\$20 for a daily meal, but it has increased my metabolic health, too.

I created a spreadsheet that contains my monthly income, and created categories for expenses such as food, car insurance, Amazon purchases, gas, etc. so that I know how much I am earning and spending. The leftover money gets directed to my savings!

Not buying coffee at a coffee shop every morning, and making my coffee at home!

I always maximize my 401(A) contributions up to the employer match. It adds up over time!

I move a good chunk of my paycheck straight to my savings so that way, I can freely spend whatever's leftover :)

I've set up automatic deposits so that each payday, a portion of my paycheck goes directly into a high yield savings account. That way, I'm consistently setting money aside and earning interest without having to think about it.

Using my library cards - yes plural - to check out books and movies as well as participate in other free activities

Enrolling in Schools First Summer Saving Program. It automatically moves my money from one account to another, then gives it back to me - with interest - in the summer. It's a bit of a mind game for me because I know when it disappears out of my main account that it is not a bill payment and it's a "treat for later."

I take advantage of travel rewards credit cards. I put all my expenses on the credit card and pay it off monthly to avoid paying interest. Then I use my hotel and airline points to travel!

I usually bring my own lunch, which keeps my spending down and meals healthier.

Clothing swap with friends/family

It's so cliché but making my own coffee. Not only is it cost-saving, but I really like the way I make it, and it's consistent. It took a little upfront investment and learning to set aside some time in the morning, but now it's part of my morning ritual.

I pack my lunch most days for work to save money, and as an added bonus, to eat healthier.

Making coffee at home and switching up creamer flavors, instead of buying coffee.

Having delicious, restaurant-level food at home has been my secret weapon. If my fridge is serving five-star vibes, I'm way less tempted to impulsively eat out. Sure, the groceries cost a bit more, but nowhere near restaurant prices.