



Tips for Saving Money



Support for Financial Well-Being

Managing money can feel stressful, especially when costs rise faster than income. Small, intentional changes can add up and reduce financial pressure. Here are some simple strategies to help you take control of your finances—one step at a time.

1. Track Where Your Money Goes

Awareness is the first step to saving. Keep a spending log or use a budgeting app to see where your money is going. Identifying habits like frequent takeout or unused subscriptions helps you make informed choices without major sacrifices.

2. Create a Realistic Budget

List your monthly income and expenses, including essentials (rent, groceries, utilities) and discretionary spending. Build in a “savings” line item—no matter how small. Treat savings like a bill you must pay to yourself.

3. Cut Costs Where You Can

- Shop smart: Compare prices, buy generic brands, and look for sales or coupons.
- Lower fixed expenses: Review insurance plans, phone bills, or streaming services—there may be better deals available.
- Plan meals: Cooking at home and prepping ahead can significantly reduce food costs.

4. Build an Emergency Fund

Aim to save at least one month of expenses as a safety net. Start small—\$10 or \$20 a week adds up. Having even a small cushion reduces stress when unexpected costs arise.

5. Pay Down Debt Strategically

Focus on high-interest debt first, like credit cards. Consider the “snowball method” (tackling small debts first for motivation) or the “avalanche method” (prioritizing higher-interest balances). Choose what keeps you motivated.

6. Take Advantage of Employer Resources

Bree Health offers financial counseling and referrals to budgeting and debt management services—at no cost to you. A financial counselor can help you review your situation, set goals, and build a personalized plan.

7. Be Kind to Yourself

Financial stress can take a toll. Progress takes time—celebrate small wins. Remember, taking steps toward financial health is an act of self-care.

