

Save \$150–\$300/mo

Inflation Survival Checklist

Beat Inflation With Smart Daily Habits
ABCdeyz



Cut Unnecessary Expenses

- ✓ Audit subscriptions (streaming, apps, gym). Cancel or pause what you don't use.
- ✓ Downgrade plans you don't fully use (phone, internet, cloud storage).
- ✓ Switch to store brands for staples; bulk-buy non-perishables.
- ✓ Delay discretionary buys 24 hours — many 'needs' vanish.
- ✓ Plan entertainment with free/low-cost alternatives.



Check bank/credit statements for recurring charges you forgot about.

Optimize Everyday Spending

- ✓ Use cashback tools on every purchase (Rakuten, Capital One Shopping, Honey).
- ✓ Use grocery rebates (Ibotta, Fetch) and plan 3–4 simple meals per week.
- ✓ Batch errands and compare fuel prices to reduce gas spend.
- ✓ Buy seasonal produce & freeze extras; reduce food waste.
- ✓ Track impulse buys — awareness alone lowers spend.

💡 Set a weekly grocery budget and shop with a list — it's the fastest way to cut costs.

Lower Recurring Bills

- ✓ Negotiate internet/cable/phone — ask for current promos or loyalty pricing.
- ✓ Shop car/home insurance annually; raise deductibles if appropriate.
- ✓ Install LED bulbs and adjust thermostat schedules to cut utilities.
- ✓ Review bank fees; switch to a fee-free account if needed.
- ✓ Bundle services only if the math actually saves you money.

💡 Script: “I’ve seen competitor offers at \$X. What can you do to keep me as a customer?”

Strengthen Your Finances

- ✓ Start/boost an emergency fund (even \$25/week builds cushion).
- ✓ Attack high-interest debt; consider a 0% balance transfer if suitable.
- ✓ Refinance loans if rates/terms are better today.
- ✓ Track spending with an app or simple spreadsheet weekly.
- ✓ Automate bill pay to avoid late fees.

💡 Aim for 3–6 months of essential expenses over time — build it one transfer at a time.

Earn Extra Income

- ✓ Turn a skill into a side gig (freelance, tutoring, design, editing).
- ✓ Sell unused items (electronics, clothing, furniture) on local marketplaces.
- ✓ Ask about overtime, referral bonuses, or seasonal shifts.
- ✓ Offer micro-services (resume review, editing, setup help) to friends/network.
- ✓ Explore flexible gig platforms with decent hourly returns.



Spend one focused hour listing items to sell — quick wins boost momentum.

That's it!

👉 Get more tips at ABCdeyz.com

