### **5 Ways to Become a Pro in Saving Money**

An adage says, if you can’t manage and save the little you have, then saving will be a problem when you start earning big. While this is true, saving money is quite difficult with the current economic condition and high standard of living.

Despite several motivational quotes on how to save, more than 80% of Nigeria's working population live paycheque to paycheque. Some go as far as surviving on loans.

Take a look at this advice by clergyman, Sam Adeyemi:

***“Don’t spend all your income because it’s not enough. I’ve been there. The 5% or 10% you keep changes you and gives you a little control over the future. Nature teaches us to keep seeds from our harvest. Besides, many went broke a few days into the lockdown because of no savings.”***

This goes to show that saving money takes determination.

In view of this, your trusted cryptocurrency payment gateway, Paychant has some tips to help you become better at saving money. These tips will help you keep tabs on how you spend money and prompt you to do stuff yourself.

To become good at saving money, here are some tips:

**1. Be logical when it comes to spending**

Individuals who spend money logically are those who pay for goods and services only when necessary. Buying on impulse is never an option.

People in this category make lots of sacrifices. Rather than going for luxury brands, they may settle for items that last longer.

When you start practising to spend logically, there will be great improvements. Ditching that tasty shawarma you probably eat twice a week could help you save for that professional course, masters degree or house rent.

**2. Aim to shop with discounts and promotions**

Shopping on discounts and promotions could help you save extra bucks. Businesses love to offer special discounts and promotions during major celebrations like Christmas, New Year, Thanksgiving, and so on. Others like Paychant offer discounted services and promotions all year round. Transactions are processed at lower fees and when you shop for recharge cards, internet data and electricity tokens with cryptocurrencies, you get an instant $5 reward. Want to learn more, visit [quick.paychant.com](http://quick.paychant.com)

**3. Get familiar with DIY tasks**

You could do some tasks yourself without having to pay someone else to do it for you. You spend less when you become a Do It Yourself (DIY) freak.

For instance, you can learn how to fix a button on your shirt and save the money you would have offered a tailor. You could learn to change a flat tyre instead of inviting a mechanic.

The hack is to refer to YouTube’s resource centre. There are a thousand and one videos for DIY tutorials on various subjects.

**3. Keep record of your spending**

Numerical skills are good, but better when finances are involved. Individuals who are good with saving always keep track of their expenses and can tell you how much they spent the previous month(s).

Keeping track of finances can help you draw up saving plans and set a target. Records serve as pointers to know when overspending is gradually creeping in.

**4. Always make investments**

If you plan to save more, having investment should be a part of your priorities. Many world billionaires started by making investments. However, when embarking on this journey, try not to invest in get-rich-quick schemes.

Stocks on certified exchanges may be a good way to start. Cryptocurrencies are good, however, you must stay away if you don’t have a working knowledge of the market or a trusted guardian.

**5. Handle finance-related tasks yourself**

It is important to learn how to carry out finance-related tasks yourself.This practice can help you eliminate unreasonable bank fees. For instance, if you plan to buy a house on mortgage, rather than paying an agent to facilitate the transaction for you at a certain fee, there are specific brochures that you can read to get more insight.

Understanding and balancing your financial statement each month will help you to make responsible decisions concerning your spendings.

We know that there are other tips that can help you become better with saving money but these five strategies above will go a long way.