

## Money Spending Tips

- Find free solutions first - open source software, free ebooks, papers, information etc.
- Prefer affordable items. Many things under 100 CNY are quite good quality. You're less likely to suffer a loss or be cheated.
- I bought an iPhone with 512GB storage, but 256GB would have been enough. Photos and videos take up half my space. There are solutions like syncing to computer or using iCloud. Usually, a moderate solution works fine.
- Instead of buying things just to use, buy things to learn from. Regularly buy new affordable items that you can learn from.
- Carefully observe what people are using. Be less influenced by media.
- I bought some mechanical tools, phone repair tools, and maintenance tools. They're quite useful - I can learn from them and use them occasionally.
- Protect your belongings. Use covers to protect your computer or iPhone.
- If something is inexpensive, buy several units, like charging adapters or electrical cables.
- You learn what's good or bad by using things, especially over long periods. Keep an eye on your items - for example, you might need to change a MacBook battery after 5-8 years.
- Don't buy things just to show off, like houses or cars. The price of vanity keeps getting higher.
- For learning, the key is to focus your mind on the subject rather than expensive materials or courses. Most things can be learned for free.
- Analyze why you don't use expensive items you've bought. Often it's due to lack of time, actual need, or genuine interest.
- Focus on essence rather than appearance. Drinks in pouches are often cheaper than boxed drinks. Compare prices per 100ml for the same type of juice - pouch drinks are usually more economical.
- Learn more details to make better purchases.
- The first purchase is important, especially for expensive items requiring bank loans. Start with cheaper options to try - like with housing.
- Consider different solutions: when playing basketball with glasses, you could buy sports goggles, use a strap to secure regular glasses, or keep spare pairs. Think about long-term costs and effectiveness. Apply this thinking to other purchasing decisions.