

Income Growth	Cost Management	Mental Wellness	Long-Term Planning	Lifestyle Changes
<div>Explore side hustles (Ex: freelance work, selling products)</div> <div>TJ Beeks</div>	<div>Create a budget and stick to it</div> <div>TJ Beeks</div>	<div>Practice mindfulness to reduce financial anxiety</div> <div>TJ Beeks</div>	<div>Set up a retirement fund (401k, Roth IRA)</div> <div>TJ Beeks</div>	<div>Adopt a minimalist lifestyle</div> <div>TJ Beeks</div>
<div>Invest in stocks or bonds</div> <div>TJ Beeks</div>	<div>Use discount apps and coupons</div> <div>TJ Beeks</div>	<div>Establish "no-spend" days</div> <div>TJ Beeks</div>	<div>Create an emergency savings fund</div> <div>TJ Beeks</div>	<div>Explore cost-effective entertainment options</div> <div>TJ Beeks</div>
<div>Start a small business</div> <div>TJ Beeks</div>	<div>Downsize or cut unnecessary expenses</div> <div>TJ Beeks</div>	<div>Participate in a financial support group</div> <div>TJ Beeks</div>	<div>Invest in real estate for passive income</div> <div>TJ Beeks</div>	<div>Grow your own food or join a community garden</div> <div>TJ Beeks</div>
<div>Rent out property (Airbnb, rental homes)</div> <div>TJ Beeks</div>	<div>Switch to cheaper service providers</div> <div>TJ Beeks</div>	<div>Set financial goals and track progress</div> <div>TJ Beeks</div>	<div>Develop a debt repayment plan</div> <div>TJ Beeks</div>	<div>Move to a lower-cost area</div> <div>TJ Beeks</div>
<div>Monetize a hobby (e.g., crafting, content creation)</div> <div>TJ Beeks</div>	<div>Negotiate bills (Ex: insurance, utilities)</div> <div>TJ Beeks</div>	<div>Focus on non-material sources of happiness</div> <div>TJ Beeks</div>	<div>Develop a debt repayment plan</div> <div>TJ Beeks</div>	<div>Implement energy-saving practices at home</div> <div>TJ Beeks</div>