

#SpendHacks

Wright-Patt
CREDIT UNION, INC.®

SIMPLE TIPS TO HELP YOU SPEND WISELY

ONLY use credit cards for emergencies or pay your balance in full each month.

Check for coupons & always price-match.

BUY generic.

BECOME
a **budget**
barista.

Wait **24 hours** BEFORE BUYING THAT "must-have" item.

BEFORE YOU BUY, ASK
"Why do I need this?"

Pay
yourself
first!

Use WPCU
PURCHASE
REWARDS.

WRITE
DOWN
the **cost** of
every single
item you buy.

SAVE **MORE** WITH
automatic
transfers.

Order off the
"specials" menu
& drink more water.

SET UP Secondary Accounts
TO keep spending in check.

Ask yourself
"Does this
bring me
joy?"

MEAL PREP to
help curb the desire
to always eat out.

Track your
SPENDING
by category.

Set aside a **certain amount**
of cash each week for "wants"
& when it's gone, **it's gone!**

Split your paycheck into a "bills" & "spending" account.