

# Savings Central



Check out the 12 Tweaks page at [gatorcare.org/12tweaks](http://gatorcare.org/12tweaks) for additional financial wellness resources, tips, and ideas.

<p>Commit to save all receipts from food items for the next two weeks. <input type="checkbox"/></p>	<p>Don't spend any money today. Make your own coffee, pack your lunch, etc. <input type="checkbox"/></p>	<p>Check your credit. Most online banking platforms provide a free credit report, along with suggestions for improvement. <input type="checkbox"/></p>	<p>Don't go broke saving money. Before you buy something on sale, ask yourself if you need the item. Would you buy it if it weren't on sale? <input type="checkbox"/></p>	<p>Clear out financial clutter. Find out the important documents to save and the ones to toss <a href="#">here</a>. <input type="checkbox"/></p>
<p>Don't spend any money today. Make your own coffee, pack your lunch, etc. <input type="checkbox"/></p>	<p>Evaluate your subscriptions like magazines, cable/streaming services and gym memberships. Which are you not using? <input type="checkbox"/></p>	<p>Shopping lists aren't just for the grocery store. Make a list and stick to it the next time you shop. <input type="checkbox"/></p>	<p>Remove all saved credit cards from online shopping accounts. <input type="checkbox"/></p>	<p>Calculate "treat your self" purchases by hours worked instead of cost. <input type="checkbox"/></p>
<p>Designate an amount of money to transfer to your savings each month. Transfer this month's now. <input type="checkbox"/></p>	<p>Go meatless a few times each week. Substitute beans and whole grains for animal proteins. <input type="checkbox"/></p>	<p>Use cash throughout your week to monitor what you are spending. Don't use any cards. <input type="checkbox"/></p>	<p>Wait 30 days to purchase a big ticket item. If you still want it after the 30 days are up, buy it. <input type="checkbox"/></p>	<p>Don't spend any money today. Make your own coffee, pack your lunch, etc. <input type="checkbox"/></p>
<p>Review your food receipts. Where is your money going? What changes can you make to save? <input type="checkbox"/></p>	<p>Don't spend any money today. Make your own coffee, pack your lunch, etc. <input type="checkbox"/></p>	<p>Unplug any unused appliances in your house. <input type="checkbox"/></p>	<p>Set aside one day this month to discuss finances with your partner. <input type="checkbox"/></p>	<p>Look for free Gainesville activities to do with your family and friends <a href="#">here</a>. <input type="checkbox"/></p>
<p>Go green. Cut back on paper goods by using real plates and dish towels instead of paper towels. <input type="checkbox"/></p>	<p>Unsubscribe to any retail emails that will tempt you to splurge <a href="#">here</a>. <input type="checkbox"/></p>	<p>Declutter one room today to rediscover items you may have forgotten about and get rid of those you don't need. <input type="checkbox"/></p>	<p>Don't spend any money today. Make your own coffee, pack your lunch, etc. <input type="checkbox"/></p>	<p>Use the <a href="#">envelope budgeting system</a>. Create multiple envelopes that are tailored to specific funds. <input type="checkbox"/></p>
<p>Plan for retirement <a href="#">here</a>. Set goals, look at investments, and learn about Social Security's role. <input type="checkbox"/></p>	<p>Don't spend any money today. Make your own coffee, pack your lunch, etc. <input type="checkbox"/></p>	<p>Check out resources provided by UF and UF Health to help increase your financial wellness <a href="#">here</a>. <input type="checkbox"/></p>	<p>Match the cost of your nonessential purchases in savings. For example, if you buy a \$20 shirt, put \$20 into your savings to match that cost. <input type="checkbox"/></p>	<p>Get free debt counseling <a href="#">here</a>. <input type="checkbox"/></p>