

Save \$10,000

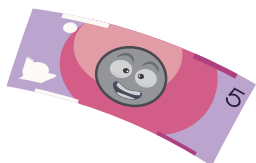
Sometimes the biggest challenge with ditching your poor habits is identifying them. Here is a list of all the poor habits we have seen over the years. Read through the list and circle things you do.

## Addictions

Gambling  
Drinking  
Smoking  
Marijuana  
Ice  
Prescription drugs  
Over eating  
Shopping  
Coffee  
Chocolate  
Sugar  
Tea

## Consumer debt

After pay  
Layby  
Credit card  
Buy now, pay later



## Vulnerable consumer

Impulse purchases  
Shopping while hungry  
Hoarding  
Not shopping around  
Not researching purchases  
Thoughtless purchases  
Not asking for discounts  
Insisting on new items  
Trusting brand labels  
Paying full price  
Buying instead of fixing  
Following trends  
Looking at junk mail  
Following stores on social media  
Confusing wants for needs  
Never does the sums

Spending money you don't have

Thinking short term

Never getting rain checks

Never checking bills

Buying things BECAUSE they are on special

## Budgeting

Paying bills late

No budget

Not tracking bills

Spending change

## Education

Full price school fees

Poor value private school

Low return courses

Brand new uniforms

New equipment each year

# Poor habits

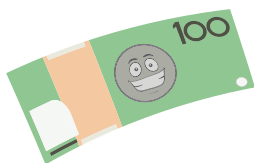
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## Takeaway

Coffee  
Tea  
Dinner  
Lunch  
Breakfast  
Pizza  
Service station food  
Snacks  
Drinks  
Uber eats  
Tuck shop lunches

## Dining out

Lunch  
Dinner  
Breakfast  
Fast food  
Snacks



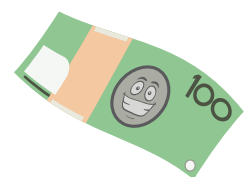
## Groceries

Buying the following:  
Frozen meals  
Lasagne  
Pizza  
Single serve meals  
Dips  
Pasta sauces  
Tinned soup  
Packaged soup  
Convenience foods  
Muesli bars  
Biscuits  
Cakes  
Packaged fruit snacks  
Chips  
Single ice blocks  
Lollies  
Liquid stock  
No shopping list  
No menu plan

Too many trips to shops  
Shopping while hungry  
Keeping fridge full  
Keeping pantry full  
Keeping freezer full  
Buying all fruit and veg instead of growing  
Over priced fruit  
Buying meat full price  
Buying meat in small quantities  
Eating too much meat  
Rigid cooking

## Food waste

Throwing out food  
Letting food go off  
Impulse shopping  
Buying too much  
Being unorganised

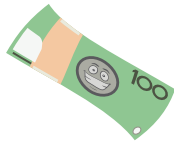


# Poor habits

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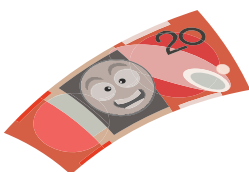
## Drinks

- Coke
- Pepsi
- Alcohol
- Soft drink
- Energy drinks
- Iced Coffee
- Bottled water



## Housing

- Mortgage/Rent
- Only paying minimum mortgage repayments
- Renovation addiction
- Excess space



## Entertainment

- Foxtel
- Netflix
- eGames
- New books
- Baby
- Disposable nappies
- Baby wipes
- Tinned food
- Pre-made food
- Electricity
- Leaving lights on
- Wrong light globes
- Poor value supplier
- Using clothes dryer
- Pool heater
- Air con all day
- Electric blankets
- Heating whole house when one room is all you need

- Using the heater before putting on a jumper
- Too many screens
- Lights brighter and more expensive than need to be

## Car

- Driving when I could walk
- Driving when I could ride
- Paying for parking
- Uneconomical car
- 2 cars
- Car loan
- Driving on my own to work/school
- Cheaper car
- Vanity car



## Cleaning

- Brand label products
- Buying small quantities
- Dishwasher tablets
- Throwing chux instead of washing them

Save \$10,000

## Presents

Buying instead of making

Cards

Wrapping paper

Gifts

## Services

Hiring when you could be doing it yourself:

Cleaner

Lawn person

Pool Cleaner

Gardener

Ironer

Home handy man

Painter

## Gifts

Last minute gifts

Extravagant presents

Too many

Full price

Inefficient purchases

Buying instead of making:

Gifts

Wrapping

Cards

## Dental

Seeing the first dentist

Not brushing teeth

## Health

Full price medicine

Trusting brands

Never ask for discount

Vanity glasses

Full price supplements

## Insurance

Never reads policy

Rolling over insurance policy without calling them

Policy not suitable

Poor value

## Banks

Paying bank fees without checking for cheaper

options

Not renegotiating

## Garden

Buying plants

Not composting

Buying pre-cut firewood

Buying bunches of flowers

Laundry

Using too much detergent

Expensive detergent

Clothes dry cleaned when

I don't really need to

Clothes dryer

## Lifestyle

Not maintaining computers/cars/appliances/washing machine

Too many toys

Too many computer games

Time wasted on screens

Extravagant gifts

Spends everything

# Poor habits

Save \$10,000

Buy new knife instead of sharpening old one

Renting a storage unit instead of decluttering

## Travel

Package deals

Full price airfares

Travelling on credit

## Clothes

Following fashion trends

Excess clothing

Paying full price

Poor value clothing

Phone/Internet

Outdated plan

Getting a new phone when contract runs out

Buy latest and greatest

No maintenance

## Pets

Paying full price for food

## Toiletries

Expensive toothpaste

Salon products

Using too much shampoo

Disposable sanitary products

Buying when you can make:

Body scrubs

Face masks

Cream

Soap

Make-up remover

## Beauty

Paying for haircuts

Paying for hair colouring

Professional waxing

Professional laser treatments

Poor value make-up

