

# 5 Proven Money-saving Hacks That Work Everytime

1

## Revisit your monthly bills

- First, gather up all your regular monthly bills and note down each bill and the amount.
- reducing your packages or better still, cancelling your subscription
- stop making phone calls and use only SMS or free Instant Messaging services
- train your kids to ensure save electricity

2

## Revisit your current residence

- Are you optimizing your living arrangements?
- makes the most financial sense may not be the most feasible course of action for you and your family owing to a variety of reasons.
- It is always advisable to have all the relevant data on hand, so that you can weigh the pros and cons more efficiently.



3

## Revisit your car insurance, road tax, maintenance and fuel budget

- Costs that should be reflected in the calculation include your annual road tax fee, your annual insurance premium, your car repair/maintenance bills over the preceding 12 month period/calendar year, and your weekly or monthly petrol bills.
- Add these up and divide by 12, to get your monthly vehicle burn rate.



4

## Revisit your entertainment budget

- eating out and spending time out of your home, tends to increase overall expenditure in the long run.
- weekends in such a way that you have your meals at home, your friends and relatives come to visit you at home, and your kids have enough activities to keep them occupied and entertained at home.



5

## Revisit your travel plans

- Travelling overseas is expensive, why not consider travelling within Malaysia with your family.
- Why not combine the joys of travel, with the opportunity to explore our home country from north to south, east to west .

