

5 WAYS TO FIND HOPE IN YOUR FINANCIAL SITUATION

1. Make a goal.

It can be as simple as skipping your daily coffee to save \$2 (that's \$60 a month). But make a goal you know you can accomplish because no matter how small, when we achieve a goal, confidence arises and hope returns.

2. Challenge yourself.

Whether it's finding a cheaper interest rate on your mortgage or cable bill, challenge yourself to lower one bill by at least \$10.

3. Make a list.

Make a list of your favorite things and cut out anything that doesn't fall on the list. You'll be surprised with the hidden expenses you have that you didn't realize you weren't even using anymore.

4. Make the best with what you have.

Yes, the floors might feel like they need to be replaced, the green countertops are due for an upgrade, and your dryer takes two cycles to actually dry your clothes. With all this, you might feel like your house is falling apart. But we can make sure that old carpet is clean, we can shine those green countertops, and we be patient with the dryer. You can make this work!

5. Look for ways to have fun for less.

There are plenty of ways to have fun without spending money. Hit up the local park for a walk, go to a free movie at your local amphitheater, etc.

Bonus: count your blessings.

It's nothing short of amazing when you take a look around your surroundings and realize just how blessed you are!



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