FINANCIAL BINGO

Check off each activity as you complete it, see how many Bingos you can get!

Write down your top 3 money goals	Pay your credit card bill in full	Listen to a financial podcast	Cancel a subscription you don't use	Start a budget plan
Track all expenses for one full day	Set a weekly spending limit	Define 'Financial Freedom' for yourself	Check your credit score	Complete a no-spend day
Go a week without eating out	Identify 'wants' versus 'needs'		Set a debt payoff goal	Set up a meeting with a financial advisor
Wait 24 hours before a non-essential purchase	Set up bill reminders	Identify one money habit to improve	Make an extra loan payment	Start an emergency fund
Make a deposit into your savings account	Identify one financial fear	Calculate your average monthly spending	Identify one expense you can reduce	Watch a short finance video

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24 SUMMER SAVINGS TIPS

1.Make a deposit into your savings account
Even $5 counts. Consistency beats amount — automate a small transfer to make it effortless.

2.Start a budget plan
Try the 50/30/20 rule: 50% needs, 30% wants, 20% savings. A simple spreadsheet is all you need to start.

3. Go a week without eating out
Meal prep Sunday saves time and money. Batch-cook one protein and two sides to mix and match all week.

4. Listen to a financial podcast
Try 'How to Money,' 'Planet Money,' or 'The Dave Ramsey Show' for beginner-friendly episodes.

5. Identify "wants" versus "needs"
Needs = shelter, food, utilities. Wants = everything else. Label your last 20 transactions to evaluate.

6. Make an extra loan payment
Even one extra payment per year on a mortgage or car loan can shave months off the term.

7. Cancel a subscription you don't use
Check your bank statement for recurring charges. Streaming, apps, and gym memberships add up.

8. Pay your credit card bill in full
Paying in full every month means $0 in interest. If you can't, target the highest-rate card first.

9. Set up a meeting with a financial advisor
Many employers offer free access through their EAP or benefits plan — check yours to find a tool available.

10. Start an emergency fund
Aim for 3-6 months of expenses. Open a separate high-yield savings account so it's accessible.

11. Complete a no-spend day
Plan meals at home, use what you have, and find free entertainment. Try it weekly to reset spending habits.

12. Identify one expense you can reduce
Call your insurance, cable, or phone provider and ask for a loyalty discount - see if it works.

13. Set a weekly spending limit
Pick a realistic number for discretionary spending (dining, fun). When it's gone, it's gone for the week.

14. Check your credit score
Use Credit Karma, Experian, or your bank's free tool. Checking your own score never lowers it.

15. Wait 24 hours before a non-essential purchase
Most impulse urges fade overnight. Add items to your cart, sleep on it/decide in the morning.

16. Set a debt payoff goal
Write down every debt, the balance, and the rate. Choose one to target and set a specific payoff date.

17. Track all expenses for one full day
Write down every dollar — coffee, parking, snacks. Awareness is the first step. Apps like Mint or YNAB help.

18. Calculate your average monthly spending
Add up three months of statements and divide by three. Compare it to your take-home pay.

19. Write down your top 3 money goals
Be specific: 'Save $2,000 for vacation by July' beats 'save more money.' Post it somewhere you'll see daily.

20. Identify one financial fear
Naming a fear reduces its power. Is it debt? Job loss? Write it down, then find one concrete step.

21. Watch a short finance video
YouTube channels like 'Two Cents,' 'Graham Stephan,' or 'The Financial Diet' offer free, 10-minute lessons.

22. Identify one money habit to improve
Pick just one — overspending at lunch, skipping savings, impulse buys — and focus on it for 30 days.

23. Define "Financial Freedom" for yourself
It means different things to everyone. Write your own definition, it becomes a north star for every decision.

24. Set up bill reminders
Set calendar alerts or autopay for every recurring bill to protect your credit score.