

SMART SAVING

STRATEGIES

6 simple habits to help you spend intentionally, save consistently and build better money routines.

PAUSE

Create space before impulse spending.

TRACK

Know where small expenses are going.

SAVE

Turn good intentions into repeatable habits.

Inside this guide

- 24-Hour No-Spend Rule
- ■100 Daily Spending Audit
- ■500 Pause Rule
- Sunday Money Reset
- No-Spend Week Challenge
- Use-What-You-Have Challenge

Key idea: Saving does not always require a dramatic lifestyle change. Small, repeatable decisions can create more control over your money.

How to Use These Strategies

Choose one habit that fits your current situation. Practise it for 7–30 days, track the result, and keep the habits that genuinely help you manage spending.

- **Start small:** Pick one rule instead of trying to change everything.
- **Track behaviour:** Write down what you actually do.
- **Review:** Keep what works and adjust what does not.

The goal is consistency, not perfection.

SMART SAVING STRATEGY 1

1

The 24-Hour No-Spend Rule

A practical money habit

In simple words: Wait 24 hours before buying an unplanned, non-essential item.

Why it can help: A pause helps separate a temporary urge from a genuine need.

Example: A ₹2,000 item goes onto your wishlist instead of being purchased immediately.

HOW TO APPLY IT

- Choose a spending threshold.
- Add the item to a wishlist.
- Wait 24 hours.
- Check your budget and priorities.
- Buy only if it still makes sense.

KEEP IN MIND

Do not delay genuine emergencies or essential purchases.

YOUR ACTION THIS WEEK

I will practise this strategy by: _____

Target amount / limit: ₹ _____

SMART SAVING STRATEGY 2

2

The ₹100 Daily Spending Audit

A practical money habit

In simple words: Track small discretionary expenses around ₹100 or more for one week.

Why it can help: Small purchases can add up and reveal patterns that are easy to miss.

Example: ₹100 spent four times a week is ₹400 a week, or about ₹1,600 over four weeks.

HOW TO APPLY IT

- Record each small discretionary purchase.
- Group them by category.
- Find one repeated expense to reduce.
- Estimate the monthly saving.
- Redirect the saving toward a goal.

KEEP IN MIND

Use the audit for awareness, not guilt.

YOUR ACTION THIS WEEK

I will practise this strategy by: _____

Target amount / limit: ₹ _____

SMART SAVING STRATEGY 3

3

The ■500 Pause Rule

A practical money habit

In simple words: For an unplanned discretionary purchase above ■500, consider waiting up to 48 hours.

Why it can help: A larger purchase deserves more thought because it can affect monthly cash flow.

Example: For an unplanned ■1,800 purchase, wait 48 hours and review your budget first.

HOW TO APPLY IT

- Set your personal threshold.
- Wait up to 48 hours.
- Check whether it is budgeted.
- Compare alternatives.
- Decide after the pause.

KEEP IN MIND

■500 is an example; choose a threshold appropriate for you.

YOUR ACTION THIS WEEK

I will practise this strategy by: _____

Target amount / limit: ■ _____

SMART SAVING STRATEGY 4

4

Sunday Money Reset

A practical money habit

In simple words: Spend 10–15 minutes each Sunday reviewing your money.

Why it can help: A weekly check can catch overspending, upcoming bills and missed savings early.

Example: Check balances, review spending, pay or schedule bills, move planned savings and set next week's limits.

HOW TO APPLY IT

- Check balances.
- Review the last 7 days.
- Look for upcoming bills.
- Move planned savings if appropriate.
- Set one or two limits for next week.

KEEP IN MIND

Keep the review simple and practical.

YOUR ACTION THIS WEEK

I will practise this strategy by: _____

Target amount / limit: ■ _____

SMART SAVING STRATEGY 5

5

No-Spend Week Challenge

A practical money habit

In simple words: Choose a seven-day period where you avoid selected non-essential spending.

Why it can help: It can reveal spending triggers and show how much you can do with what you already have.

Example: Skip food delivery, new clothes or impulse purchases for a week while continuing essential expenses.

HOW TO APPLY IT

- Choose one or more non-essential categories.
- Write down temptations instead of buying.
- Use what you already have.
- Track money not spent.
- Keep one useful habit afterward.

KEEP IN MIND

Do not turn the challenge into a reason for a later spending spree.

YOUR ACTION THIS WEEK

I will practise this strategy by: _____

Target amount / limit: ■ _____

SMART SAVING STRATEGY 6

6

Use-What-You-Have Challenge

A practical money habit

In simple words: For 30 days, use suitable items you already own before buying new non-essential replacements or duplicates.

Why it can help: It can reduce unnecessary purchases and encourage better use of resources already paid for.

Example: Before buying new clothes, skincare, kitchen items or stationery, check what you already have.

HOW TO APPLY IT

- Choose categories where duplicates are common.
- List what you already own.
- Use existing items first.
- Delay non-essential replacements.
- Review what you genuinely needed.

KEEP IN MIND

Replace items when they are unusable, unsafe or genuinely necessary.

YOUR ACTION THIS WEEK

I will practise this strategy by: _____

Target amount / limit: ■ _____

7-Day Smart Saving Tracker

Choose one strategy and record your actions for a week.

DAY	WHAT I DID	AMOUNT SAVED / AVOIDED
1	_____	■ _____
2	_____	■ _____
3	_____	■ _____
4	_____	■ _____
5	_____	■ _____
6	_____	■ _____
7	_____	■ _____

End-of-Week Reflection

- Which habit was easiest to follow?
- How much did I save or avoid spending?
- Which spending pattern surprised me?
- Which habit will I continue next week?

Small wins count: A small amount saved repeatedly can become a meaningful habit.

Educational Disclaimer

This guide is for general financial education only. It is not personalised financial advice and does not recommend any specific financial product. Examples are illustrative and should be adapted to your income, essential expenses, responsibilities and financial goals.