

## Transcript for listening exercise from 24th March 2015

There's a lot of things that you can do to bring awareness to your spending, and one of the first ones is: Don't "sport" shop. When you know you've had a bad day, don't just go to the mall; don't go somewhere where you're more likely to spend money.

Live within your means. For a lot of people that means realising that they have more "month" than they have money. Don't pledge your future life energy today and borrow for things; look at how much you have available today, and simply live within your means. For most people, if you can't live within your means today, you probably won't be able to live within your means tomorrow.

Take care of what you have, (you know) just take that extra step to make sure that things last a little bit longer; you won't have to replace them as fast.

Wear it out. If you're going to replace that car every four years, maybe go an extra year. What would that mean for you over time?

Do it yourself. A lot of people report that they get a lot of fulfilment and control in their lives by learning to do things themselves, and they save the money that they would've had to pay to others.

Anticipate your needs. You know your anniversary is going to be the same day each year. Don't wait until the last minute and pay an extra \$35 to Fedex that gift.

Research. Buy value. Take the time to make sure you get the absolute most for your money; that's getting the absolute most for your life energy.

Get it for less. Buy it on sale. Or better yet, wait till it's on sale. And buy used. Many times those impulse buys of others are easily found online, where you can buy the same product for almost half price.