



### Sprint to the finish

You have a dream - you have set your financial goal and you are determined to make it happen. So what big changes can you make that will help you to achieve your financial goal fast?

1. Ditch the car. Cars are expensive and there are cheaper ways to travel. By bike is completely free so check out your regular routes using google maps and choose the bike option, you will be surprised how many off road routes there are.
2. Move somewhere cheaper. Housing costs are a huge part of our outgoings, so to reach your dream you could downsize, house share or move to a cheaper location.
3. Quit the bad habits. Whether it's smoking, drinking, gambling or just excessive spending, there are lots of ways to waste money. Take control of these bad habits and watch your savings grow.
4. Could you minimise your wardrobe? Project 33 is a fashion challenge proving less is more. <https://bemorewithless.com/project-333/>
5. Avoid fast fashion - visit your local charity shops instead and you might find some hidden gems.
6. Do you have a spare room? Renting a room to a lodger is a great way to earn extra cash fast.
7. Create a visual reminder of your savings, this will keep you motivated as you are able to see your progress.
8. Share your dreams with the people you love, they will give you encouragement, help you make it real and support you along the way.
9. Volunteer your time. This is completely free, and a way to meet new people and do something fulfilling with your time.
10. Join on-line forums for more ideas and inspiration for ways to save money.
11. Invest – check out the market for the best place to invest your money to watch it grow. Try the Moneybox app to get started <https://www.moneyboxapp.com/>
12. Holiday local. Lockdown has revealed to many of us just how many beauty spots there are in this country, now is a good time to invest that holiday money into savings.
13. If you do need to spend money, shop smart and use one of the cash back websites which gives you back a small % of what you spend on-line.
14. Focus on your goal, keep looking ahead to the future and prioritise the long term over the short.

Good luck!