



[Home](#) < 3 tips for saving money when it seems impossible.

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Finding everyday opportunities to add to your savings.

5-min. read | February 28, 2024

We have many articles about strategic ways to [save](#) and [budget](#), but what do you do when there's no wiggle room? When you're spread too thin, you don't want to be told to save money. Where will it come from? Here are three tips to help when saving money feels impossible:

1 Make small changes

You don't have to make a huge lifestyle shift to boost your savings. There are small things you can do to cut out extra spending.

Try making adjustments to your routine and put the difference in a savings account. Did you have office coffee instead of getting a fancy drink? Put \$5 in your account (probably more, if we're being honest). Did you bring your lunch instead of dining out? Add the difference to your account.

Here are some other small things you can try right away:

- **Switch up your routine.** If you're tempted by certain stores and restaurants, try finding ways around them. You're less likely to make impulse purchases if the option isn't there.
- **Scale back your subscriptions.** Whether you're streaming your favourite tunes or reality TV, subscription services add up! Try narrowing down your list to one or two, and look for free alternatives. Many local libraries offer streaming services that include movies, TV shows and audiobooks.
- **Plan your meals ahead of time.** They say to never shop for [groceries](#) on an empty stomach, but we've all been there. If you plan your meals in advance, you're less likely to pick up unnecessary (and sometimes costly) items.
- **Slow down your fashion.** Fast fashion can seem like a good deal at the register, but take a moment to think about cost per wear. Is this something you'll wear on repeat? Break down the cost of some of your least-worn items, and you'll probably find that your investment pieces are a better value. They may be more expensive, but you'll get more wear out of them.

2 Hack your budget

When you've made a financial commitment to yourself, sticking to it can be difficult. But there are techniques you can use to get ahead of future expenses and payments.

If it's feasible for you, try setting up automatic payments through your bank or [account alerts](#) on your Capital One card. That way you don't have to think about making your payments on time (your future self will thank you).

Ready to take a bigger step? The [Envelope Budget method](#) might be worth a try. With this approach, you allocate a fixed amount of cash for fluctuating expenses like groceries, entertainment, restaurants, etc. Once the envelope is empty, you're out of funds for the month – and you're less likely to overspend. Note that this method isn't for fixed expenses like rent and [debt repayment](#) – automatic payments will help you keep on top of those.

3 Find savings in unexpected places

It's not fun – or practical – to cut out everything you love in order to save money. While you might want to take a look at your budget to make bigger adjustments, there are also ways to save without compromising:

- **Cash in your rewards.** If you have your eye on an item that's out of your budget, check if you have reward points on your credit card, such as the [Capital One Smart Rewards™ Mastercard®](#), or with a store-loyalty program.
- **Plan for a sale.** See it, want it ... wait. Give yourself some time to decide if you really need that potential impulse purchase. Use a price-tracking app to pounce when something goes on sale or, better yet, find it second-hand on an online marketplace.
- **Wait for a coupon.** Although it's probably a good idea to tune out marketing emails, you might want to check your inbox to see if you have a coupon before you check out. You can also search online or use an app to find coupon codes.
- **Buy in bulk.** Scale back your grocery bill by shopping at dollar stores and bulk-food shops. If you find a good deal on pantry items, don't hesitate to stock up.

Saving money isn't always easy, but try not to put too much pressure on yourself. Make a realistic plan, [keep tabs on your credit use](#) and see where it leads. Once you see the savings start to add up, it's easier to stay motivated.

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- Your application isn't flagged for fraud prevention;
- You don't have an existing Capital One account; and
- You haven't applied for a Capital One account in the last 30 days or had an account with us that was not in good standing in the last year. In good standing means not past due, over limit, fraudulent, restricted, or part of a consumer credit counselling program or bankruptcy.

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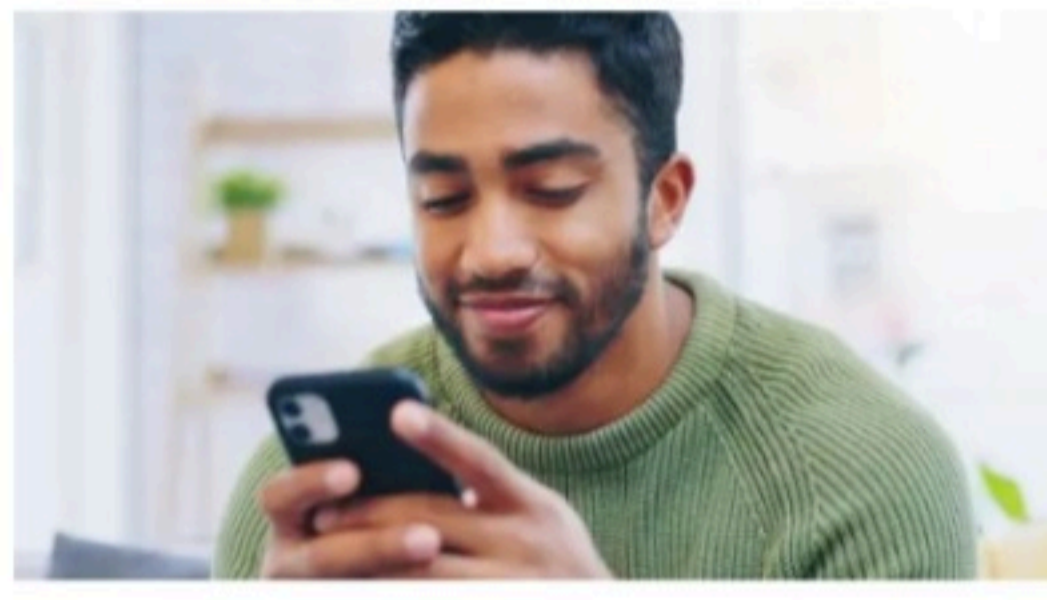
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