risetotheChallenge

Stack Your Cash Challenge

Week 4: Spend Smarter to Save More

With a plan in place and more awareness of your spending, the next step is focusing on the choices you make in the moment. Small, intentional decisions can help you avoid unnecessary purchases and keep more of your money working toward your savings.

Spending smarter isn't about cutting everything out–it's about being more mindful, pausing before you buy, and making choices that align with what matters most to you.

Every choice this week is a chance to grow your savings–how much closer can you get to your goal?

Turn Smart Spending into Savings

It only takes a few mindful moments to change how you spend. Use these tips to help you stay in control and make more intentional choices.

- **Before every purchase,** ask yourself: *"Do I really need this?"*
- **Use the 24-hour rule for non-essential purchases**–wait before deciding to buy
- **Set a simple limit for discretionary spending** to stay on track

Money Move of the Week

Impulse purchases can account for up to **40% of monthly spending** for some individuals. Taking a moment to pause before buying can make a noticeable difference in how much you save.

- **Avoid impulse triggers** like browsing or shopping out of habit
- **Focus on purchases that add value**, not just convenience (for example, paying for pre-cut or pre-packaged items instead of choosing a lower-cost option that takes a little more time).

Small shifts in how you spend can help you keep more of your money without feeling restricted.

Additional Ways to Help You Save

Take a moment to put your spending habits into practice by completing the activities below to help you make more intentional choices and keep your savings on track.

Use your Stack Your Cash Tracker to set aside your savings amount and keep building your progress.

Please note: Stack Your Cash Savings Trackers are available in the Welcome email or on the Serco Wellbeing Website.

Complete the optional bonus activities to boost your progress.

- **Bonus Activity #1:** Watch the Savings Strategies video from Voya
- **Bonus Activity #2**: Try a no-impulse purchase day.

Questions?

Need help or have questions about the challenge?

Email the Wellbeing Team at wellbeing@serco-na.com - we're happy to support you!

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