



## 7 healthy habits that could improve your bank balance by thousands

Here are some ways you may be able to benefit your body, while upping the change in your back pocket at the same time. You might have had the best of intentions to improve your health and money situation at the start of the year, but then you blinked and somehow several months flew by and yep, jack squat has changed in your life. Perhaps you're still smoking, ordering takeaway or home delivery on the regular, drinking out as much as ever, while that debt you were hoping to have paid down hasn't gone anywhere and is even potentially growing due to the interest you're paying on top.

Before you feel too depleted by the situation though, you might be interested to know that putting those healthy habits into practice now (better late than never, right?) could save you more than \$20,000 a year. Here's how.

*Ways to improve your wellbeing and save*

### 1. Cut the ciggies

If your parents, partner, friends or kids haven't given you enough grief about this one already, the potential savings to be made could be the motivation you need. Apart from the obvious health benefits, a pack-a-day smoker (assuming a pack is around \$35) can burn over \$12,000 a year.

### 2. Cut the boozy nights out

When you add up the drinks, bar snacks and Maccas or kebab run on the way home, these nights out can end up costing quite a bit. On a good note, cutting out just two nights of drinking a week could save you around \$4,000 over a 12-month period.

### 3. Ditch the takeout for something home cooked

Have you ever added up what you spend a week on takeaway food? Figures reveal you could save around \$3,000 annually by swapping three takeaway dinners for home-cooked meals, plus a further \$2,400 by having leftovers, rather than buying a \$10 lunch down the road.

#### 4. Write yourself a grocery list and stick to it

Over a 12-month period, Aussies will waste enough food to fill 450,000 garbage trucks, a convoy that could bridge the gap between here and New Zealand more than three times. With that in mind, having a grocery list based on what you need and plan to cook means you can avoid buying too much, as well as food that mightn't be as good for you.

#### 5. Opt for H2O over the takeaway coffee

Your intake of coffee mightn't be a bad thing but giving up one takeaway coffee Monday through Friday could save you around \$1,000 a year. Plus, substituting this with more water might be a good idea, as water has lots of benefits when it comes to your health and body.

#### 6. Combine exercise with your social life

Rather than meet up for a beer, wine, greasy burger, hot chips or all of the above (as good as it sounds), swap that for a scenic walk or swim at the beach with friends. If you're pet-less and have a mate with a cute dog that can come along, that might help too.

Meanwhile, if you're able to stick to this plan and haven't been using your gym membership that much, opting for a DIY-fitness plan, and cancelling any unused memberships could save you around \$800 a year.

#### 7. Walk to your destination

You might not be able to walk all the way, depending on where your destination is located, but you may be able to shave off some of what you pay on petrol, tolls and public transport by walking or riding your bike part of the way, while getting some exercise at the same time.

##### *Extra motivation*

These ideas mightn't be anything new, but when you see the figures and realise the potential savings you could make, you might be more inclined to stick with healthier habits, particularly if it means the end reward is enough cash for a holiday or some new threads.

*Source: AMP, 09 Apr 2019*

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