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For more information, contact: Valori Stone
Family & Community Wellness Agent, Wildcat Extension District
valori@ksu.edu, 620-378-2167

Financially Thrive in 2025

One trend that is gaining popularity on social media is spending less in 2025. This is a great financial goal. If this is a resolution that speaks to your heart, here are some practical steps to help you achieve this:

Define why you want to spend less (e.g., save for a vacation, build an emergency fund, pay off debt). Set a specific savings target and timeline, and create a budget. Track your income and expenses, and allocate funds to essential categories (rent, utilities, groceries) first.

Limit discretionary spending (entertainment, dining out, subscriptions). Reduce non-essential expenses and cancel unused subscriptions, such as Streaming services, gym memberships, or apps. Shop smarter, use discounts, buy in bulk, and compare prices. Avoid impulse purchases by making a shopping list and sticking to it. Eat out less. Cook meals at home and bring lunch to work.

Adopt a Minimalist Mindset, and focus on buying only what you truly need. Declutter your space and sell items you no longer use. Use cash or debit. Spending physical cash or debit helps you stay within your budget compared to credit cards. Set up automatic transfers to a savings account each payday.

Spending less can help you to de-stress, by saving money, decluttering your house, and keeping your life more organized.

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