How to Save Your First $1,000
(and Put It Toward Holiday Expenses)

Nº	Step 1: Cut Daily Costs ($200–$300)	☑
1	Skip the café. Brew coffee at home (save ~$100/month).	☐
2	Don’t eat out. Pack 3 lunches weekly (save ~$40/month).	☐
3	Take stock. Cancel unused subscriptions (average $30–$50 saved).	☐
	Step 2: Smart Swaps at Home ($150–$200)	☑
1	Swap name-brand groceries for store brands (save $10–$15/week).	☐
2	Use LED bulbs + unplug devices (save ~$15/month on electricity).	☐
3	Buy reusable household items (save $10–$20/month).	☐
	Step 3: Shop Strategically ($250–$300)	☐
1	Use cashback apps (Rakuten, Honey, credit card offers).	☐
2	Only buy gifts on sale or with coupons.	☐
3	Set a “48-hour rule” before buying non-essentials.	☐
	Step 4: Boost Income ($200–$250)	☐
1	Think Depop. Sell 5–10 unused items online (average $100–$150).	☐
2	Take one seasonal side gig (deliveries, freelance, tutoring).	☐
3	Find a side hustle. Offer holiday services (gift wrapping, pet sitting).	☐
	Step 5: Automate Savings ($50–$100)	☐
1	Open an online high-yield savings account.	☐
2	Auto-transfer $25 per paycheck until you hit $1,000.	☐
	Tip: Even if you save just $5/day, that’s $150/month — enough to cover gifts, décor, or a holiday dinner. Small steps add up fast!	☐