

8 Get an Accountability Buddy It's not easy to quit a habit when you have an enabler or are single, so flip the switch and find an accountability buddy instead. Someone you can text or call when the temptation to spend hits and who will tell you like it is, remind you of your goals and provide motivation when you need it most.	9 Split the Cost Want to save money by shopping at Costco or Sam's Club, but know you can't possibly use up, or have the space to store, something like 30 rolls of toilet paper? Try splitting it with a friend and sharing the cost!	10 Question of the Day Ask your SO: What does having money mean to you?	11 Travel Rewards Travel a lot for pleasure or work? Sign up for all the loyalty programs even if you don't think you'll use that airline or hotel regularly. Even if someone else (like your company) is paying the cost, the rewards still go to you! And sometimes rewards programs have partner rewards at other vendors.	12 Lendkey Get loans for college, refinance your federal and private student loans or get a home improvement loan through LendKey	13 Buddy Up Don't have money for a gym membership? Pair up with a friend to climb stairs somewhere in the community or go for a run together, then encourage each other to do some push ups and sit ups afterward. It's a great way to bond while getting healthy!	14 Money Mantra I create my life and take consistent actions to make it what I want it to be.
15 List Your Debts List out all of your debts (yes, all of them!) and then calculate what your debt-to-income ratio is (monthly debt payments divided by monthly take-home pay). What percentage of your monthly income is being eaten up by debt? How does that make you feel?	16 Side Hustle 101: Upwork Do you know how to design, create or edit videos, or perform simple data entry tasks? Use UpWork to see listings from clients who need help.	17 Get Some Support Lessons are learned through others just as much as by yourself. No one can do everything on their own and it's often more enjoyable, and less stressful, when you can rely on others for support. Join the Shake Your Money Tree Community today!	18 Make an Appeal Sometimes claims are denied, but there might not always be a good reason, leaving you on the hook for the costs in question. Before you give up and give in, try appealing the decision. It can be as simple as filling out a form to request a reconsideration. For medical claims, try enlisting the help of your Employee Assistance Program (EAP) or health advocate which may be offered through your employer.	19 Clarity Money Use Clarity Money to get recommendations to improve your financial health based on your personal stats and spending behavior.	20 Seal-a-Meal Don't waste food! Make too much? Buy a food sealing machine to seal and store foods like soups, stews and meat in the fridge or freezer for later enjoyment. Sealing out the air retains freshness longer.	21 Raise It Up One easy way to reduce insurance policy premiums is to raise the deductible. If you have a solid emergency fund in place, raising your deductible by up to half the amount you have saved will save you in the long run on premium costs.