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Develop a budget of what you spend weekly or monthly. Two helpful resources are Mint or YNAB. Think about where most discretionary spending goes. Could any of this be eliminated if, for example, you bring a reusable water bottle instead of buying a drink in a single-use container? Or other simple shifts?

This challenge came in perfect timing! I have been wanting to create a sustainable budget since I've moved out of the house but never sat down to finish it. Compared to the average Californian and even the average college student I don't have too many expenses due to the fortunate circumstances in my life. These include; access to public transport, living with my best friend for a lowered rate, etc.

**Weekly costs:**

Train/ car gas (I go back and forth between the two)

Train (used 4x a week): \$10

Gas (used daily): \$40

Food: \$25

**Monthly:**

Phone: \$20

Rent: \$150

Subscription services (Spotify): ~\$8

Car insurance: \$150

Health insurance: \$25

Maintenance (car, home, dental): \$100

Other: \$15

**Total/Month: \$768**

Find a few ways that you could realistically cut money out of your weekly budget. Multiply that savings by the 52 weeks in the year and see how much money you might save, while also lessening your environmental impact. Share your findings.

By eating out less and eating more FLOSN foods at home, I can remove \$25 of food expenses from my budget. If I drive less and take a bike, train or even walk, my transport costs could be cut by up to \$75. Now that is a lot. By taking care of the objects I own while staying minimalist, I can reduce maintenance costs to basically nothing and save up to \$100 a month.

$768/4 = \$192/ \text{ week (without money cut)}$

$192-50 = \$50/ \text{ week (with money cut)}$

$50*52 = \$2600/ \text{ year!}$

I would have never guessed that just \$50 less/ week could make such a drastic difference.

What are three benefits of using this budget over your current method?

- Definitely helps me be more mindful about the environment I'm impacting as well as spending.
- Eases my stress levels because everything is clearly written out and accounted for.
- It is digitized, saves paper and is easily accessible on my phone.