



MOVO®

**30-DAY
MONEY HACK
CHALLENGE**

Are you looking for easy ways to maximize your money every month? Starting today, tick off one of these easy challenges and enjoy the spoils of your money wins!



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WWW.MOVO.CASH

01 Fill a reusable water bottle to stay hydrated all day.	02 Shop for whole foods around the perimeter of the grocery store and avoid processed foods.	03 Prepare lunch for yourself and your family.	04 Plan out your meals for the week based on ingredients you already have in your fridge, freezer and cupboards.	05 Buy just enough groceries to last you for the week.
06 Wait 24 hours before making any optional purchase.	07 Arrange a carpool to work or school.	08 Try a secondhand shop or borrow from a friend first when you need something.	09 If you enjoy bulk shopping, split the purchases with a friend so nothing spoils.	10 Only spend from your budget for the month - MovoCash is the same as cash.
11 Delete shopping apps from your phone.	12 Cancel unused subscriptions.	13 Watch for sales on things you use often.	14 Invest in quality, not quantity.	15 Swap lighter, less expensive items from the menu when dining out.
16 Take the time to make a gourmet meal at home rather than dining out.	17 Examine your bank fees and switch to a lower cost alternative like MovoCash.	18 Sell unused items from your home on community bulletin boards.	19 Call your utility, cable, internet and mobile companies to see if there are ways to save.	20 Unsubscribe from marketing emails so you reduce temptation - shop in your own closet!
21 Prioritize when responding to social, school and community events.	22 Proactively add another stream of income by activating a side business.	23 Drive the most fuel efficient route to work and school.	24 Take advantage of employer matching programs for retirement savings.	25 Upcycle a piece of furniture rather than replacing it.
26 Set up recurring bills on autopay with MOVO's eCheckbook feature.	27 Make a commitment to stop using your credit cards - switch to MOVO to spend just what you have budgeted for the month.	28 Leverage your library for free use of books, movies and digital versions of your favorite entertainment.	29 Set a reasonable limit on gifts for family and friends and stick to it.	30 Avoid withdrawing cash at the ATM and watching it slip through your fingers without being trackable.