



# NEWSPAPER ARTICLE SUMMARY

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He managed to save 1200 euros for three months with a salary of 2300 RONs (494 euros), and its system of three envelopes will delight you. A man from Bucharest (31) who works in the administration of a construction firm that receives 2300 RONs as a salary managed to save as much as 1,200 euros in just three months. This young man, who, for understandable reasons, wants to remain anonymous, has shared his tricks with us. After reading this text, you will understand how it went hand in hand. Until a few months ago he was unemployed and had almost no income.

- I started working in September. My salary is 2300 lei, I receive it in cash, in two parts - this Bucharest citizen begins, pointing out that the sum of 1,200 euros that he has successfully saved in such a short time, is in large part collected thankfully to the help of the parents. However, he also considers that a lifesaving way of life and numerous tricks to serve make a significant contribution to the creation of this sum.

1. As soon as you get the salary at the moment, convert it in euros - As soon as I get a salary, I will convert more than half into euros immediately. From all the previous earnings, I immediately bought 280 euros. I put that money in an envelope and I forget about it, "the young man says.

2. Strict discipline - a system of three envelopes - The man says that strict discipline is one of the most important features for saving money. In addition to the envelopes in which the euros are kept, there are two more in which money is piled up. - I have an envelope in which I have 100 and 200 lei. From here I take the money necessary for daily expenses. However, as a bulk "hundred", at the end of the day I open a wallet and banknotes of 50, 10 and 5 lei I put in another envelope and I save them. You'd be surprised at how many of those tiny pairs actually gather at the end of the month - he says.

3. Never carry a lot of money in your wallet - If you do not carry 500 lei with you, but only what you need for the expense, it will be easier for you to discipline yourself to spend only for the basic.

4. Get out more "at the houses", avoid restaurants and cafes - This young man admits he rarely goes in cafes, and eats only a few times a year in restaurants. When he goes to guests, he takes some of the bottles from his parents' rich buffet, which, as he says, is a bigger choice than in the store. - Why should I drink beverages at a coffee shop when I can do it at home, for free, and 100 times better? Friends come to my place and hang out there, and one of my activities for enjoyment is football, so I do not think I'm not hanging out enough. Simply, I do not want to spend money on unnecessary things - he says. He also points out that it is a mitigating circumstance that he rarely drinks alcohol, and a few years ago he also stopped smoking cigarettes.

5. Stop smoking and introduce a "smoker envelope"- When I stop using cigarettes, I introduced myself the rule that I would put 15 lei in a "smoking envelope" every day. In a month, I would

have raised 450 lei in it. I have kept this habit to this day, "he says, adding that he sometimes takes money from the "fund" for daily expenses, but it records and returns it regularly. - I have the habit to say "I owe myself 500 lei," he says in a joke.

6. Try to cash in all you know how to do Although he earns 2300 lei on his regular job, this man occasionally teaches children's English classes, so he has additional income. Everything from it, also, is immediately put in the envelope with euros.

7. Rely on your parents, your partner... - Hands on the heart, savings of 1,200 euros would not be possible without support. I try to stop as much as I can at my parents for lunch, so I save. While I was unemployed, they helped me with my account, and this practice has not yet been completely "abandoned", and I hope that it will not end soon. He adds that he lives with a girl in a modest apartment that she pays for.

8 Practice service for a service - This young man says that he understands home repairs, and that even that knowledge sometimes turns out to be useful. - For example, a neighbor has a company that imports home detergents and supplies. Sometimes I help him around the car, I sometimes fix it, I transfer it ... He in turn gives me a gift card for a package of products he sells, so I do not even spend money for it, "he says.

9. Plan the miles you pass with the car - This resourceful man has discovered some more tricks that he uses to save money himself. - I drive a gas car, and every mile I pass is carefully planned. I rarely drive and try to use the city transport as much as I can. When I buy clothes, I always take enough time to look for a more affordable option.

10. Shop on a carefully made list - I do not have the habit to go to the store without a clear list of what I buy, "the young man says. So, as your beautifully decorated sills with discounts are often inviting, take a list, plan a meal to detail and stick with it only. So you will not even throw food.

11. Piggy bank - Although he is a grown man, he did not give up his "little piggy bank" for the small money with which he made his first steps in saving. - I put it in about three months, and for the moment it's full with about 400 lei. I always take the girl for dinner from this money, "he says.

He notes that although everybody may not have all the living circumstances under which he has collected such a sum of money in a short time, he believes that with his advice anyone who has regular income could save at least something.