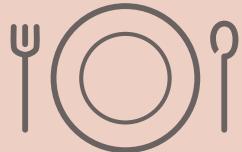


Top 10 Money Wasters

Restaurants



Food has become the third highest expense for households behind housing and transportation in the US. Unlike housing and transportation that you make one lump-sum payment a month, food gets paid for in 20's here and there. Start paying attention to how quickly they add up.

Bank Fees



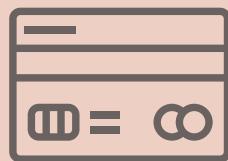
Americans pay an estimated \$17 billion a year in bank fees for insufficient funds and overdrafts.

Coffee Shops



The average 25-34 year old reported spending over \$2,000 a year at coffee shops says a recent Acorns survey. Almost half of them admitted they spent more on coffee than they invested into their retirement.

Credit Card Interest



The average US household with revolving credit card debt has a balance of over \$6,000 and pay over \$1,000 in interest every year, just on credit cards.

Unused Memberships/ Subscription Service



The average monthly cost of a gym membership is \$58 and 67% of those who have gym memberships say they don't use them. Take a look at your subscription services, do you really need Netflix and Hulu and Disney Plus all at the same time?

Top 10 Money Wasters

Cable TV



Cable costs more than \$100 a month and there are so many other more affordable options available.

New Cars



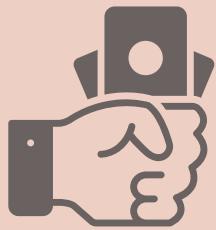
A brand new car loses around 11% of its value the second you drive it off the lot. It's also more expensive to insure than a 1 or 2 year old vehicle.

Extended Warranties



Lots of fine print excluding the most likely problems plus duplicate coverage provided by the manufacturer for free equals not worth it. Make sure to read all the details before you sign up for these.

Late Fees



You can nickle and dime yourself to death if you pay things late like your credit card, mortgage, utilities, or even Redbox rentals.

Unreturned Items



With the prevalence of online purchasing right now its easy to want to return something but just not do it. You don't want to waste money on things you don't even want so be sure your items make their way back so the money can make its way back to you.