

#LIFEHACKS

Save smarter in 2026 with these simple money management rules

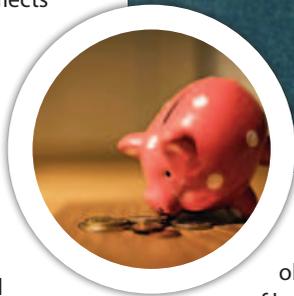
In the era of aesthetic café hopping, impulsive purchases, picking up new hobbies, and one-tap checkouts, financial discipline has become a lost art. As we step into 2026, this year's resolution should not be about earning more but spending smarter in better ways. Being in control and well-informed about money management is an essential part of our lives.

Create a monthly budget for every single month

Financial discipline always starts with a realistic monthly budget. Dividing income with intention instead of meaningless promises about "saving more". Start a month with a practical plan that reflects your lifestyle and goals perfectly.

Allocate specific categories like food, transportation, utilities, and hobbies. Set a clear expense for home-cooked food, set a limit on food delivery, and be aware of how much you are spending on dining out at weekends with your friends and family.

To make these plans work in real life, awareness is also crucial. Install a reliable tracking app such as TakaTracker, Money Manager, or Daily Expense Manager to monitor the daily and monthly expenses.



Ultimately, the goal should not be to be obsessed but to stay aware of how much money you are spending daily.

Open a dedicated savings account

A dedicated savings account should not be

an afterthought. Opening a savings account only for savings, and it should be treated as a sacred thing to do every month. DPS (Deposit Pension Scheme) is one of the safest discipline-building tools. Once opened, a fixed amount is automatically deposited every month.

There are no excuses or "next month

I will save more" promises. It is ideal for people who always struggle with consistency in saving money. Even the modest account with a DPS shapes a habit and slowly creates financial confidence for future goals like higher education, starting a business, travel goals, or emergencies.

Gold and stocks

Modern finance has evolved, but gold remains the ultimate hedge, offering protection against inflation.

You may start small, perhaps by purchasing a piece of gold jewellery from your income. It remains a reliable investment, as gold prices have shown long-term growth, while keeping it as an asset.

Investing in the stock exchange should always start with proper research on market trends and a clear understanding of risks. In fact, observing or learning about the market first can be just as valuable as actual investing.

Let's step into 2026, being more responsible and redefining what it means to live in peace, not just in sunny ones but also prepared for rainy days.

By Faria Nowshin Tazin

Photo: Collected

#FOOD & RECIPES

Simple barbecue tips for cosy winter evenings

As the wintry chill gradually seeps through the cracks of doors and windows, and the temperature drops to almost single digits, it is time to turn on the heat with barbecue on rooftops. However, not everyone has the right keys to unlock real barbecue flavours. Hence, we bring about some time-tested tips and tricks to make your winter evenings full of warmth, fun, and memories. We delve deeper into the lesser-known facts to make our barbecues more effective and mouth-watering.

Temperature regulation

One of the most crucial techniques, but mostly neglected, is the temperature management of raw ingredients before grilling. When meat, chicken or beef is stored in refrigerators, especially in winter months, it gets colder than the grill surface, and hence placing the cold meat directly on



the grill can result in uneven cooking; the exterior may burn while the interior remains undercooked.

The host should allow meat to rest at room temperature for at least half an hour before grilling, which will help to achieve uniform doneness and reduce moisture loss during cooking.

To prevent this situation from arising, charcoal must be stored in airtight containers and preheated thoroughly until it develops a grey ash coating. This will provide stable heat and prevent bitter flavours from smoke caused by incomplete combustion.

Marination techniques

Many of us use citric acid from lemon juice or even vinegar for extended marination, unaware that it can damage meat fibres. Hence, a more effective method used by



many professional chefs is "two-stage marination."

First, they apply salt to the meat and allow it to rest briefly so that the salt absorbs the moisture evenly. Acidic components should be added when the meat is about to be placed on the grill, as this prevents texture while ensuring flavour is well-penetrated.

Preparing the grill

Treating the grill surface with the right treatment is also important. Many people fail to oil the grill appropriately, leading to adding flames beneath. Instead of oiling up the grill, the meat should be cooked properly. A light brush-over the meat or the vegetables with oil ensures even contact and prevents sticking without causing unnecessary flames, which are then harder to control in winter winds.

Many people who make barbecue at home often have an open-lid stove, which can be another barrier to making juicy barbecue. If the lid is open for too long, there will be rapid heat loss in cold air, leading to longer than usual cooking time and also producing drier food.

BBQ mistakes

Wood smoke is often misused in home barbecuing. Adding dry wood chips directly to the fire produces sharp, unpleasant smoke. A better technique is controlled smoking, where wood chips are lightly soaked and added sparingly once the fire stabilises. This produces clean smoke that enhances flavour without overpowering the food. In winter, excessive smoke can cling to food more easily due to slower airflow, making moderation essential.

By Sana Nawab

Photo: Collected

