

Simple and smart ways to save your money without sacrificing your joy

Saving money often comes with a familiar fear, an apprehension that you will have to give up the things you enjoy. Fewer outings, fewer small indulgences, and a constant need to say no, but it does not have to work that way. The issue is not spending itself, but how unstructured it can be. With the right approach, saving can become something that happens quietly in the background, without making life feel smaller. Simply, build a system that works quietly in the background.

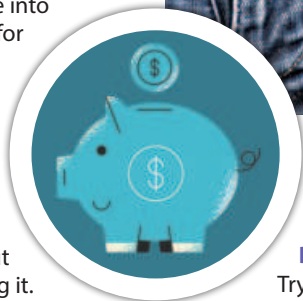
50-30-20 RULE

One of the easiest ways to start is the 50-30-20 Rule. It splits your income into three simple parts: 50 per cent for needs, 30 per cent for wants, and 20 per cent for savings or investments.

What makes this approach effective is that it does not treat enjoyment as something optional. It is already built into the plan. You are not cutting out your lifestyle, you are organising it.

Another useful habit is to save first, not last. As soon as your salary comes in, move a fixed amount into savings. It could be 10 per cent, it could be 20. What matters is consistency. Whatever is left is what you spend, without guilt.

Over time, this takes the pressure off. You are no longer deciding whether to



save every day. It simply happens.

VALUE-BASED BUDGETING

Trying to cut down on everything rarely works for long. It often leads to frustration, and, eventually, overspending.

A better approach is to be more selective. Spend on things that genuinely matter to you, and be a bit stricter with the rest.

This is where something like value-based

budgeting comes in. Instead of treating all expenses the same, you decide what actually improves your day-to-day life. For some, it might be eating out with friends. For others, it might be fitness, travel, or even small comforts like good coffee!

A simple trick that helps is the 24-hour rule. If you want to buy something that is not essential, give it a day. More often than not, the urge fades, and you realise it was just a momentary impulse.

Saving money is not really about spending less. It is about spending in a



way that feels worthwhile.

KEEP LIFESTYLE INFLATION IN CHECK
As income grows, spending tends to grow with it. It happens gradually. A slightly better phone, more frequent takeaways, and a few extra subscriptions. None of it feels excessive on its own, but together it can quietly eat into your ability to save.

One way to manage this is to save part of every raise. If your income increases, set aside at least half of that increase instead of adjusting your lifestyle to match it completely.

You can also set small limits for yourself, like deciding in advance how much you are comfortable spending on eating out each month. These boundaries are not meant to restrict you, but to keep things from getting out of hand without you noticing.

At the end of the day, saving money is not about saying no to everything you enjoy. It is about making sure your money is going where it actually matters.

You can still go out, treat yourself, and enjoy your life. The difference is that you are doing it with intention, while quietly building something more stable in the background, and that balance is what makes it sustainable.

By Mehdi Islam Mahi
Photo: Collected

How to stay calm under pressure

Have you ever been in one of those situations where it feels like everything is falling apart? It feels like too much to handle and the walls are closing in? The feeling of being overwhelmed; the inner monologue going "This is my doom. There's no way I can handle this".

Everyone gets those. The good news is, there are certain tried and tested methods to handle pressure better.

PRIORITISE THE TASKS

More often than not, the cause for feeling overwhelmed is induced because there's just too much to do. When this happens, take a pen and paper. List all the things you have to do. This ensures that you do not forget about them later and prevents the panic of missing something.

Once you have them listed, rank them by order depending on their urgency and importance. Then you go by the numbers, complete one task at a time, and check it off the list. The reason for doing this is to ensure that the most time-sensitive tasks are finished first. Thus, removing the chance of creating further catastrophe. If you have to cook and finish a writing assignment, the wise decision would be to do the assignment first since it has a deadline!

BREAK IT DOWN

If you have one very difficult problem, break it down into smaller tasks. Instead of just trying to solve it all at once, if you break it down into tasks, you can finish them one by



one and get close to solving the problem. If you try to deal with the whole situation at one go, chances are the magnitude of the problem might overwhelm you. Turning the issue into tasks reduces the fear factor and helps you stay calm.

Consider your final thesis. I don't know a single person who did not freak out over their thesis. It's a huge task to finish. However, instead of trying to do as much as possible together, you should break it down into tasks like: Data analysis, looking for relevant papers, writing the methodology,

creating the slides, etc. Multi-tasking is a very useful ability, but it does not always work for everyone.

Remember, one problem at a time!

IS IT IN YOUR HANDS?

Whenever you are in a crisis and starting to feel the heat of panic, ask yourself this: Is it in your hands? Is there something you can do about it? If it is in your hands, if you can do something about it, then there really is no reason to panic. You should start working to improve the situation. So, take

a deep breath, actually, take three deep breaths, and get to it.

If it is not in your hands, then panicking would not help. What it will do, however, is waste time and take your mind off other important things. Unfortunately as it is, if the situation is no longer in your hands, then say your prayers, hope for the best, brace for the worst and get to the next task to avoid disaster in the future.

This simple change in perspective will help you calm down more than you realise.

WRITE IT DOWN OR DISCUSS IT

Sometimes, the situations are so dire that conscious thoughts do not seem to work. In such situations, write down your problems in your notebook and then read them later. This gives a sense of clarity, and many times, this will give you ideas about how to deal with your problem. You can also discuss the situation with trusted friends or partners. This helps bounce ideas. Sometimes, just thinking out loud will give you an idea that otherwise will not occur to you. And getting the problems out in the open has a surprisingly soothing effect.

Remember, inside your mind, the issues always appear worse than they actually are. If you freak out, the situation will only deteriorate. So, learn your breathing exercises, talk to your friends, stay hydrated and focus. You will be fine!

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