5 KEY AREAS OF YOUR LIFE TO STREAMLINE TO SAVE TIME AND MONEY

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Most of us want to save time and money throughout the day. Whether your schedule is jam-packed or you just wish there were a few more hours in the day, being able to do less on your own and still get things accomplished probably sounds nice.



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While time is one of the most important assets we have, money is pretty high up there as well. If you tell someone that they can actually save time and money by doing something, you will likely grab their attention.

Nowadays, there are many practical hacks and resources to help you save time and money. As a working mom, I know how important it is to stay

organized and find a happy medium between outsourcing and doing it yourself.

Here are 5 keys areas of your life that I recommend streamlining if you want to save some time and money.

1. **Preparing meals**

This is one of the biggest time-consuming tasks for families today. Everyone has to eat, so that means that someone needs to cook and plan meals each day. If you're working, taking care of kids, running errands or pursuing a passion project, setting time aside to cook can seem like a real chore.

One thing you can start doing to save time is limit how many times you do your grocery shopping. Instead of going every week, my family and I shop twice a month, and it's been life-changing. You can even order groceries with sites like Instacart or by using the Walmart Grocery pick-up service.

Be sure to plan your meals out weekly so you know exactly what you'll be eating. You can also take one day out of the week to prep all your meals. I recently started doing this, and it took my 90 minutes to cook several meals and sides for the entire week.

By shopping less, planning your meals and prepping food, you'll save time in the kitchen throughout the week and you'll save money by avoiding fast food.

2. Bills and savings

Managing your money can either be a ton of work, or it can be streamlined. Since you know you have to pay bills anyway, set up a bill payment calendar based on the due dates and see if you can automate payments.

So long as you have a budget in place and track your spending weekly, the automatic withdrawals won't come as a surprise and you won't have to spend extra time planning out how you'll pay the bill.

Do the same with savings. I have a few short-term savings goals, like for Christmas, travel, medical bills, etc. I set automatic transfers so I can contribute to those funds consistently each month.

By automating your bills and savings, you can avoid costly late fees and grow your savings account balance faster.

3. Chores around the house

My family gets crazy busy throughout the week, and sometimes on weekends, we just want to relax and decompress. We've struggled with finding time to take care of chores and keep the house tidy in the past.

That was until I found a cool chores whiteboard chart at Target. Using it allowed us to get organized and determine who is doing what on each day. Everyone pitches in, so it doesn't take too much time and effort from one person.

You may also want to consider hiring a cleaner if you really want to free up more time. I know people who would charge $60 per cleaning for a home my size, so it's really not that bad if we tried it once every two weeks.

You may think that hiring a cleaner means you'll lose money, but it can free up more time to do other things like a side hustle or spending time with family. Plus, a clean and organized house means you don't have to waste money rebuying things you lost or can't find.

4. Exercise and fitness

One of the biggest excuses for not being able to work out is that people claim they don't have time. I get it. We're all busy, but that still doesn't mean you should forego exercising and maintaining your health.

Start by putting exercise on the calendar. Consider working out at home so you don't have to spend time driving to and from the gym. You can exercise at home for free so you'll save money on a pricey gym membership.

There are plenty of free apps and videos that you can check out online to help you come up with a fitness routine. Plan to exercise early in the day and stick to 30-minute workout in the beginning. Turn on some music or a podcast to play in the background and the time will fly by.

5. Driving/commuting

Many people drive daily, whether it involves running errands, getting to and from work, etc. Driving has gotten particularly expensive in my state since they just raised the gas tax. Plus, it wears on your car, and unless you find commuting relaxing, it can seem like a huge time waster.

To save money in this area, consider trying public transit a few times or even asking if your employer will allow you to work from home during one day of the week. To save time, block out a few hours each week to run all your errands in bulk so you're not driving back and forth to the store.

You can also consider handling a lot of your affairs online. Nowadays, you can order things online, pay bills, and even manage your banking all from the computer.

These are just a few key areas of your life to streamline so you can save time and money. I'm sure the list goes further than these things, but this is a solid start. Go

through your budget and look at your schedule to see what is costing you the most time and money.

Then, develop a strategy to cut back.