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10 Things To Ask Clients If They Can Live Without

More conveniences, habits and gadgets have found their way into our everyday lives and these things have gradually been accepted as normal, even necessary, according to financial advisor and owner of Sage Future Financial, Donna Skeels Cygan.

Her book, *The Joy of Financial Security: The art and science of becoming happier, managing your money wisely, and creating a secure financial future*, asks readers to consider what truly makes them happy.

The book highlights 10 common expenses that may not be necessary. Clients can use the list to review where their money is going and possibly find ways to simplify their lives and put money in their wallets.

No. 10

Inactive Gym Memberships

Consider dropping gym memberships if they are not used on a regular basis.



No. 9

Abundance Of Kids Activities

Cygan suggests one or two activities per child. This may be less expensive and may even be less stressful.



No. 8

Lavish Vacations

The residual bills can be a burden long after the vacation is over.



No. 7

Excessive Electronics

How many channels, tablets, smartphones, video game systems, etc., are needed?



No. 6

Dining Out

With a little planning and prep work, cooking at home can be less expensive than eating out.



No. 5

Extravagant Gifts

Setting a gift-giving budget for holidays, birthdays, graduations, etc. can save money.



No. 4

Exclusive, Private Educations

Public schools, colleges and universities can be less expensive than private institutions.



No. 3

Trendy Wardrobe

Purchasing the latest clothes, shoes and accessories can be draining on your wallet.



No. 2

New Car

Maintaining the car you already own or purchasing a pre-owned vehicle can save money.



No. 1

McMansion

Downsizing to a more modest home can save money on utilities and furnishings.



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