

# Protect Your Pay From Lifestyle Creep

Spending increases can **creep into your budget** after annual raises or tax refunds. These tips can **help you guard your finances**.



## How Creep Corrupts Your Savings

Spending **increases as your salary grows**, while your investments stay stagnant.

Income \$62,00 - \$85,000

Spending

Savings

82% \$69,700.00

18% \$15,300.00



### Lifestyle Creep

Moving downtown for the view

Replacing your working computer for a new model

High-end dinners every weekend



### Positive Spending

Renting an apartment for office space

Investing in software to improve your work

Networking over a nice meal

## Goals For Your Money

### Project Management Professional



### Invest In Your Career Growth

Certifications like Project Management Professional (PMP) training can **increase your salary 26%**.

#### Beat the Creep At Home

Ask what skills your boss values and invest in industry associations, bootcamps and training.

#### Smart Savings

Invite your peers to group training for **event discounts**.

### Prevent Burnout With Care

**Burnout can harm** your mental health, success at work and overall well-being.

#### Beat the Creep At Home

Skip happy hour and join a class or gym to de-stress and relax after work.



#### Smart Savings

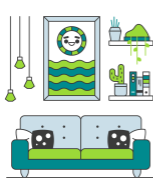
Check out **discounted classes** with your local community center or recreation department.

### Redecorate Your Space

Clutter and stress can **make it hard to focus** and negatively affect your mood.

#### Beat the Creep At Home

Decorate your home to improve confidence and mood without paying for a new apartment.



#### Smart Savings

Greenery improves mood. Try a mini garden to **bring nature in** and save on herbs and veggies.

### Know Your Neighbors and Network

95% of people agree that business relationships **rely on face-to-face meetings**.

#### Beat the Creep At Home

Invite coworkers and peers to lunch monthly instead of grabbing fast food.



#### Smart Savings

Transfer \$1-2 to a lunch account every time you bring a bag lunch to **encourage savings**.