

Forum:[Hack Forums](#)

Thread: [Share your best budgeting or money-saving tip](#)

Fish - October 12, 2026, 3:40 am

Mine is waiting 48 hours before any non-essential purchase. Half the time I forget I wanted it hence dont waste money on a random product. What's your tip?

Sift - October 12, 2026, 3:47 am

Think about if I really need it, is it something I will use regularly or just once.

Deany - October 12, 2026, 3:49 am

Budget and anime collecting don't mix.

Fish - October 12, 2026, 4:11 am

(Oct 12, 2026 03:47 AM)Sift Wrote: [\[CITE\]](#) Think about if I really need it, is it something I will use regularly or just once.

Yes!! Or to write it down. Then if you still want it after a certain amount of time, that means you'll probably use it. As opposed to an impulse purchase.

(Oct 12, 2026 03:49 AM)Deany Wrote: [\[CITE\]](#) Budget and anime collecting don't mix.

Thats fair! So whats the solution? Dont budget for anime? Win-win?

Sift - October 12, 2026, 11:51 am

(Oct 12, 2026 04:11 AM)Fish Wrote: [\[CITE\]](#) Yes!! Or to write it down. Then if you still want it after a certain amount of time, that means you'll probably use it. As opposed to an impulse purchase.

Thats fair! So whats the solution? Dont budget for anime? Win-win?

Exactly.

oRequiem - October 12, 2026, 1:33 pm

It would have to be pirating, no? ?

Fish - October 13, 2026, 2:15 am

(Oct 12, 2026 01:33 PM)oRequiem Wrote: [\[CITE\]](#) It would have to be pirating, no? ?

Imao facts. especially on HF, im sure a lot of us have done that... if someone denies it, then idk if i can trust them

Oh_Well - October 14, 2026, 7:07 am

It's funny how almost no one else suggested something. It seems we struggle keeping money xD

Yin Yang - October 14, 2026, 7:20 am

Eating out can easily make you spend \$50-100

Raijin - October 14, 2026, 8:00 am

(Oct 14, 2026 07:20 AM)Yin Yang Wrote: [\[CITE\]](#) Eating out can easily make you spend \$50-100

Yes! Cook your meals at home and watch your wallet stack up cash \$\$\$.

Jinu - October 14, 2026, 8:02 am

(Oct 12, 2026 03:40 AM)Fish Wrote: [\[CITE\]](#) Mine is waiting 48 hours before any non-essential purchase. Half the time I forget I wanted it hence dont waste money on a random product. What's your tip?

I need to practice this too. I always end up in FOMO and impulse purchases. Most of them are sitting without use. I hope this thread may help me out.

Pimping - October 15, 2026, 12:19 am

I'm addicted to saving so kinda natural for me but i struggled with it in my early 20s
what i do is after all my monthly expenses just throw whatever is left into savings and either leave it or start DCAing into other investments

Oh_Well - October 15, 2026, 12:46 am

(Oct 15, 2026 12:19 AM)Pimping Wrote: [\[CITE\]](#) I'm addicted to saving so kinda natural for me but i struggled with it in my early 20s
what i do is after all my monthly expenses just throw whatever is left into savings and either leave it or start DCAing into other investments
Do you invest everything or let them sit in a savings account and just invest some?

Pimping - October 15, 2026, 12:51 am

(Oct 15, 2026 12:46 AM)Oh_Well Wrote: [\[CITE\]](#) Do you invest everything or let them sit in a savings account and just invest some?
I let it sit in a high yield savings and invest a certain amount from it weekly

Oh_Well - October 15, 2026, 1:02 am

(Oct 15, 2026 12:51 AM)Pimping Wrote: [\[CITE\]](#) I let it sit in a high yield savings and invest a certain amount from it weekly
Good thinking!

Yanix - October 15, 2026, 1:46 am

That's actually a smart way to avoid unnecessary spending.

My tip would be to always ask myself if I really need something or just want it at the moment.

Hern - October 15, 2026, 6:14 am

Mine will always be to not get so much uber eats or delivery for food.
If you are less lazy it can add up even the smaller costs like that!

XtremeDiscount - October 15, 2026, 6:23 am

If weed is in your budget and the money you spend on weed is less than you'll spend on other stuff, just smoke a lot of weed and sleep haha