

DAY 21, GREENEST

(NOTE: All bills are in INR, 1 \$= 74 Rs)

Being a student who lives outside hometown in order to pursue my higher education, my monthly budget incorporates a variety of things which are listed as follows:

- Accommodation rent : Rs. 2.5 k
- Water bills : Rs. 200
- Electric bills : Rs 500
- Monthly ration: Rs. 3.5 k
- Phone bills : Rs. 500
- Laundry and ironing : Rs. 700
- Transportation : Rs. 1 k
- Stationary items : Rs. 400
- Body care and essentials : Rs. 1.2k
- Medical bills : Rs. 500
- Recreational activities and outings : Rs 3k

So, in total I have a monthly budget of around Rs. 14k.

These days, in our world of instant gratification, it's more important than ever to be able to stay focused on saving money any way we can. So the following ways according to me can help me cut expenses and move towards a better and sustainable lifestyle.

1. Commit to sitting down with our money once a week for a money date. During this time, updating our budget, reviewing our accounts and tracking our progress against our financial goals can prove to be of massive utility.
2. Taking a few hours every weekend to grocery shop and meal plan for the week will definitely save me money, as dining out is expensive. By eating at home, I save money that would otherwise be spent on tax and tips.
3. Instead of meeting over a fancy dinner, hosting a potluck and having everyone bring his or her favorite dish can save money we'd spend on restaurant extras, such as tax, tip and parking—and we'll usually have a more intimate meal together, too.
4. Self-care is important—but going to spas and getting pedicures, massages, etc., can really add up. Blogs and apps like Pinterest to find at-home beauty treatments can be used to help us save money. Often we can find a DIY organic option using common household or kitchen products.
5. Opting creative ways to express our love to friends and family members with free, lower-cost or handmade birthday and holiday gifts. After all, a handwritten note explaining why we love someone can be more sentimental than some expensive gift he or she may never even use. Most people will appreciate the thought behind our gifts more than

anything, so we need not to be afraid to save money and find free ways to celebrate birthdays and holidays.

6. Although it's tempting to choose the more budget-friendly version of an item, sometimes choosing quality over quantity will save us more in the long run. Save up our money and get the best-quality product we can afford, and leverage the cost-per-wear philosophy with more expensive clothing and shoes. This applies to food, too: Buying quality organic food can nourish us in ways that fill us up more than the prepackaged, processed stuff and potentially save us money on health-care expenses in the future, since we're taking good care of ourselves.
7. Balance our "FOMO/YOLO" mindset. With social media controlling our lives like never before, we often fall victim to the "fear of missing out" phenomenon and instead go overboard with a "you only live once" mentality.
While it is important to live in the present and soak up each precious moment of life, make sure we balance that out by saving for our financial future, too. Without checks and balances in place, we can find ourselves saying yes to everything and spending more money than we have—all due to the fear of missing out.

On calculating the expenses, I will be saving annually if I follow the above mentioned points, I was left astounded. Around Rs. 4-5k will be saved making my monthly budget light on my pocket.

And if calculated annually, I would be successful in saving around Rs. 50-60k which is a handsome amount.

“Troubled times call for ingenious ideas.” And there is no denying of the fact that we are facing environmental crisis which is not only harmful for nature but every individual that resides on this planet.

Sustainable living describes a lifestyle that attempts to reduce an individual's or society's use of the Earth's natural resources, and one's personal resources. Its practices aims at reducing every individual's carbon footprint by altering their methods of transportation, energy consumption, and/or diet.

conducting our lives in ways that are consistent with sustainability, naturally balanced, and respectful of humanity's symbiotic relationship with the Earth's natural ecology is what will enable our posterity to see tomorrow's Dawn. The practice and general philosophy of ecological living closely follows the overall principles of sustainable development and hence helps us in uplifting our lifestyle and improve the precarious condition of our environment.

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