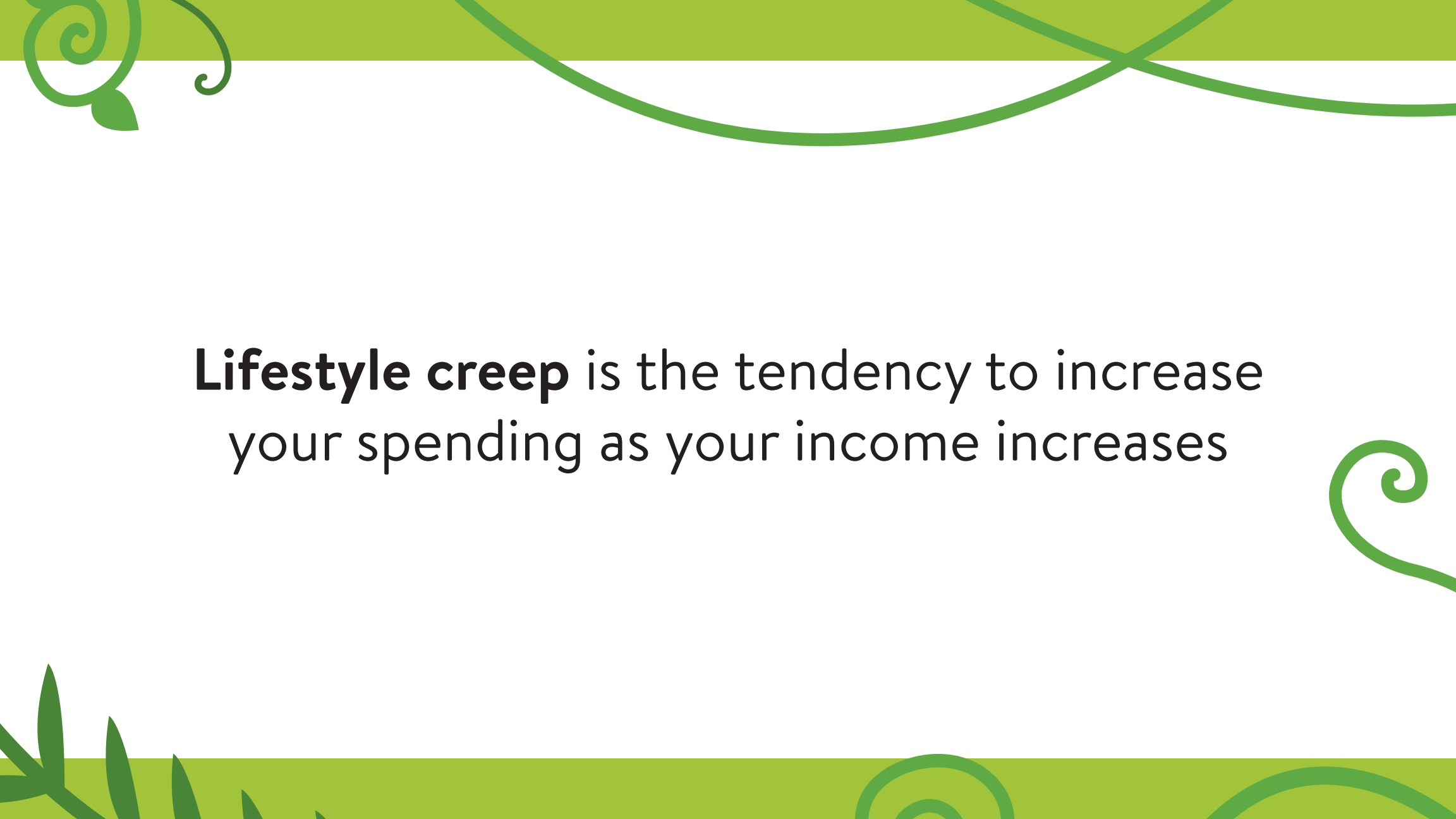


*Avoiding*  
**LIFESTYLE CREEP**

BROUGHT TO YOU BY



- IT'S A -  
**MONEY  
THING®**



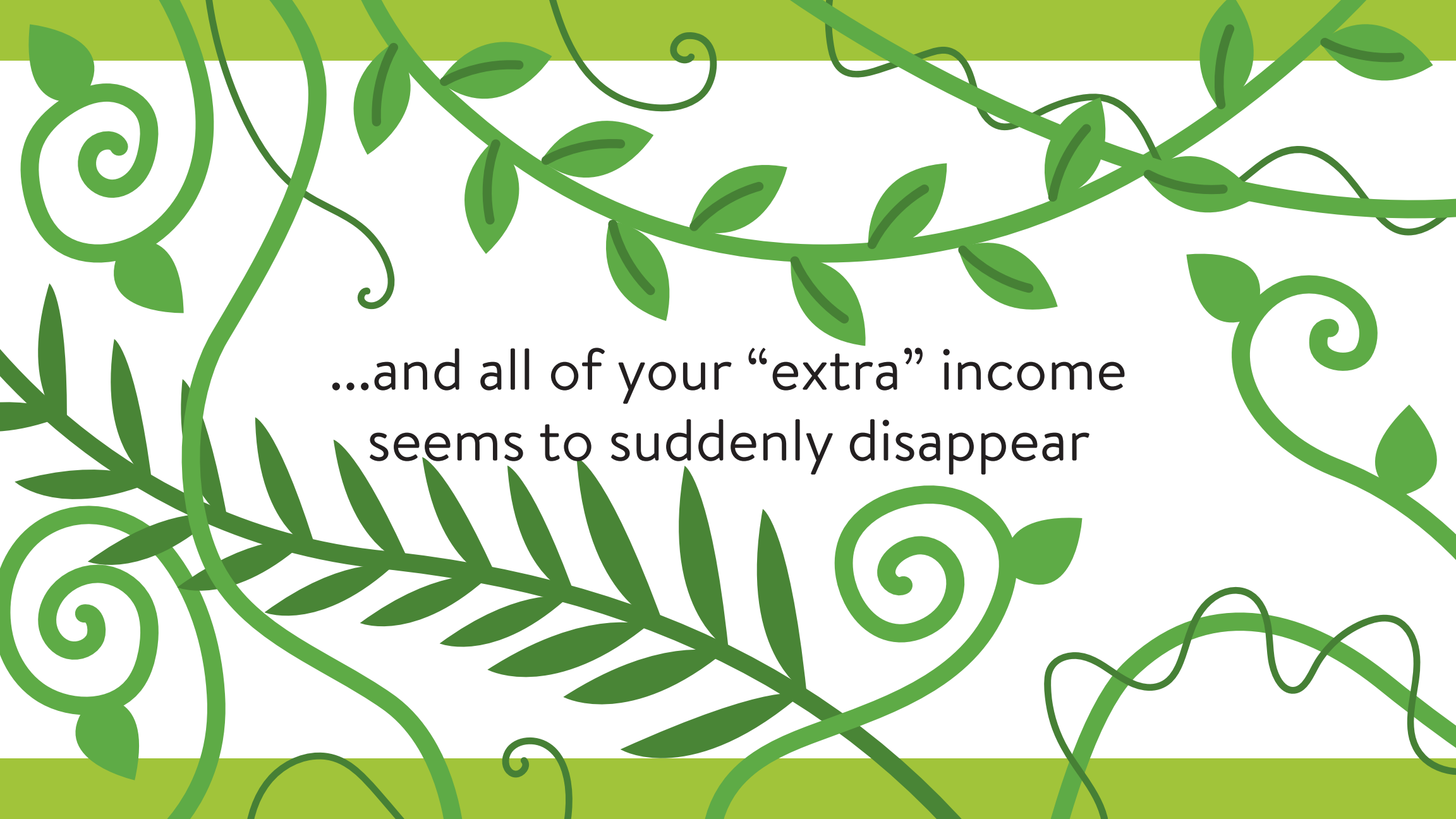
**Lifestyle creep** is the tendency to increase your spending as your income increases

The image features a white background with decorative green vine and leaf patterns. At the top, there are horizontal green stripes. A thick green vine with small leaves arches across the top. In the bottom left, a branch with many small, pointed leaves extends upwards. In the bottom right, there are more green vine and leaf motifs. The text is centered in the middle of the page.

The spending increase can happen so gradually that you don't even notice it



Things you once considered to be luxuries  
start getting treated as needs...



...and all of your “extra” income  
seems to suddenly disappear

*What Does Lifestyle Creep*  
**LOOK LIKE?**

---

Lifestyle creep can reveal itself in many  
different ways within your budget

---

# LIFESTYLE CREEP WARNING SIGNS



You tend to buy only brand-name items—never generic



You tend to upgrade or replace items sooner than necessary



You're subscribed to more services than you have time for



*The Dangers of*  
**LIFESTYLE CREEP**

# DANGERS OF LIFESTYLE CREEP

## SAVINGS SABOTAGE

More money spent on insignificant lifestyle upgrades means less money going toward your savings goals and financial priorities



## LACK OF RESOURCES

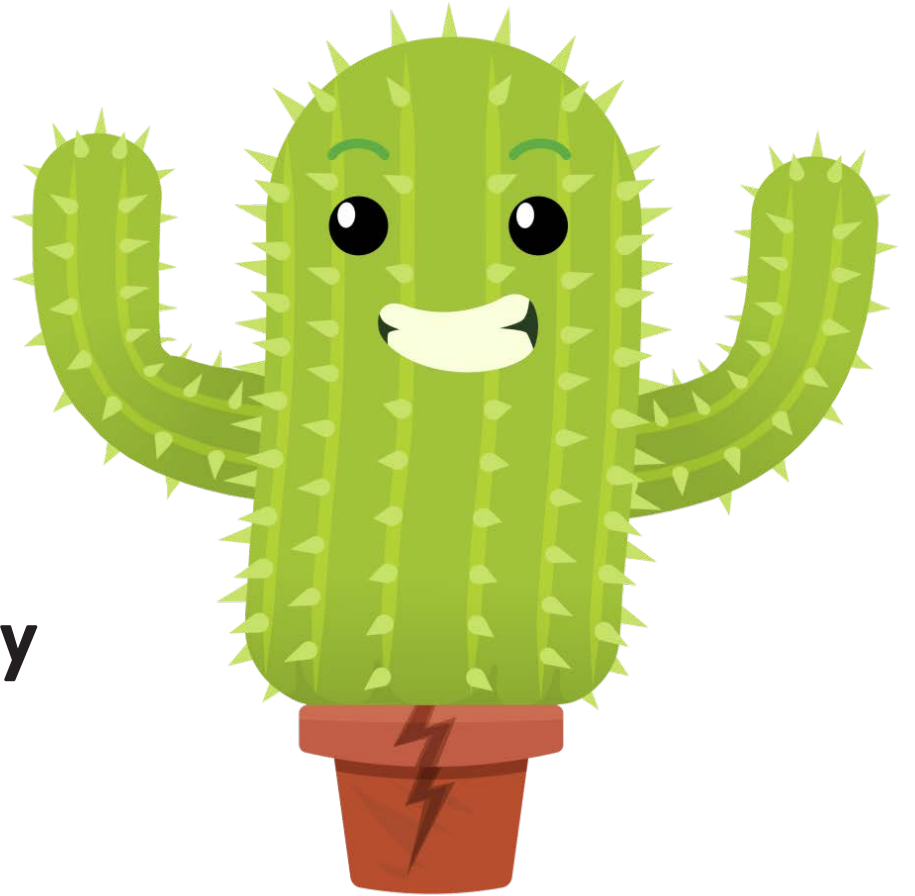
Lifestyle creep makes it more difficult to adjust to future decreases in pay from unemployment or retirement

*How to Stop*

**LIFESTYLE CREEP**

Stop lifestyle creep with three simple rules:

- 1. Raise Your Savings**
- 2. Choose Value Over Luxury**
- 3. Resist the Pressure**



# 1



## **Raise Your Savings**

When your income increases, fund your savings goals before considering lifestyle improvements



## **Choose Value Over Luxury**

Resist costly,  
meaningless upgrades  
by appreciating  
the value of what  
you already have



3

*DO THIS!*

*BUY THAT!*

*SPEND!*

## **Resist the Pressure**

Stay true to your own priorities and resist spending pressure from family, friends, neighbours and media

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**MONEY  
THING®**

Sources: BusinessInsider.com, Forbes, Investopedia