

Liliane Meteumba

40+ Ways You Can Improve Your Finances By 1% Daily

FREE



www.lilianefinances.com

1-3



1. House hacking

Buying a 2-4 unit multifamily with a First Time Home Buyers Loan, living in one unit, and renting the others out to cover your mortgage.

2. Rent hacking

Rent a 3-5 bedroom apartment or house and then live in one bedroom while renting out the others. Use that money earned to pay rent.

3. Car hacking

Buying a 7-10-year-old car for cash, driving it for two years, and then selling it for basically what you paid for it. (My car)

4 - 8



4. Do one thing every day to

get you closer to your goal. Break things down into manageable steps that allow you to move closer to what you're trying to obtain. It's better to do a little bit for a long time, than a lot for a short time.

5 - 7



5. Make a capsule wardrobe then stop shopping

Having all your clothes go together limits the struggle of getting dressed in the morning and takes up less space.

6. Uninstall Amazon

I do this because having Amazon available at the touch of a button is dangerous. You spend extra money on things without thinking them through fully.

7. DIY basic repairs

Fixing basic things around your house saves you money and all you have to do is YouTube it!

8 - 9



8. Share streaming and music subscriptions with family or friends

9. Change with the seasons

You don't always have to have it 75 degrees in the house; it's ok to let your body adapt to the climate outside.

Save money by splitting streaming services like HBO or Audible with family or friends. That way you're spending less each month on them.

10-11



10. Put savings on auto

Set up automatic transfers from your checking account or paycheck to savings so that you have an automatic cushion.

11. Think long and hard before getting a pet

Pets are hard work and cost a lot of money. The average cost of owning a dog is \$650-\$2,500 a year. Pets can be good if you have the money for them but if you don't, it can really lower your expenses to not have them.

12-13



12. Invest in good food and health

Investing in quality food and staying healthy can help avoid long-term health problems down the road.

13. Pay yourself first

Set aside a portion of your paycheck every month to go into savings or investing before paying your bills.

14-15



14. Meal plan

Layout your meals for the week and stick to them. This limits eating out considerably.

15. Shop with a grocery list

When you plan out your meals, make a list of the supplies you need for the week and only get those things. Sticking to a list helps you not spend extra money on garbage.

16-17



16. Side hustle

Start a side hustle as a way to bring in more money. You can use this money as a cushion or you can save it up.

17. Use a high-interest savings account

Instead of keeping your savings in a basic savings/checking account that doesn't give much interest back, invest in a high-interest account like Varo Bank that gives you 5% interest back.

18-19



18. Sign up for bank accounts that pay you

Sign up for a card like the Chase Sapphire Preferred that offers a \$300-\$800 sign-up bonus if you hit their minimum spending needed in 3 months. You can just put your everyday purchases on the card and pay it off each month.

19. Cut your own hair

On average, a haircut for men costs \$30 and it's done every 2 weeks. That's \$720 a year.

20-21



20. Sign up for credit cards with a big bonus

Sign up for a card like the Chase Sapphire Preferred that offers a \$300-\$800 sign-up bonus if you hit their minimum spending needed in 3 months. You can just put your everyday purchases on the card and pay it off each month.

21. Cut the cable

Do you really need cable and all the streaming subscriptions? It's a waste of time and money, especially since most people only use their TVs at night after work

22-23



22. Think cost per use when shopping

When buying something, think of how many times you'll use it and consider finding something cheaper if you're only going to use it once or twice so you're not buying a \$50 dollar shirt that you'll wear twice and essentially “spend \$25” on each time you use it.

23. Declutter your house and sell what you find

Go through the rooms in your house and decide what really needs to be there and what you can live without and then see if you can make any money back by selling those things

24-26



24. Look out for fees

Average Americans spend an extra \$290 a year on hidden bank fees and ATM fees. Make sure you're aware of any fees your bank may have.

25. Thrift it (Clothing, shoes, everything)

Thrift stores can be your best friend! You can find almost anything you need at a thrift store for clothes, shoes, and even decorations or kitchen utilities.

26. Have a no-spend month

No Amazon/online shopping, no going out to eat or extra shopping.

27-29



27. Call your provider and say you're leaving

You can call internet or phone providers and let them know you're thinking of leaving or switching companies and most of the time they will negotiate a lower rate for you or waive the fees.

28. Look and cancel unused subscriptions

A lot of people never look through their monthly payments and they forget they've signed up for different things. Those can add up so take some time to go through and cancel ones you don't need

29. Switch to a lower-cost phone plan

Consider switching from one of the top phone companies like Verizon to a smaller company like Mint Mobile which has the same coverage but cheaper plans.

30-32



27. Use an App to keep everything in one place

You can use an app like Nerd Wallet to keep all your banking information in one place to see how much is going in and coming out.

31. Shop insurances

Use high deductible insurance so your monthly payment is cheaper but your copay is higher, in the long run, this usually ends up being more efficient and saves money.

32. Join a vision or dental health share

If your insurance doesn't cover vision or dental, you can join a coverage share plan. This might be a cheaper way to get your visits covered.

33-35



33. Motivate yourself by watching or reading money content

To keep yourself motivated and in the right mindset, watch and listen to financial content like my channel

34. Exercise at home

Instead of paying \$20-\$50 for a gym membership, use content at home to your advantage. Find a YouTube channel that does what you're looking for.

35. Pick a different grocery store

The difference between two grocery stores can be \$1-\$3 on select items that are pretty much the same thing. Try to make sure you're aware of which grocery stores sell cheaper versions of what you need.

36-38



36. Invest in your development

Look into courses, books, and seminars that interest you. You never know what one thing could change your life

37. Give up alcohol

Instead of going to a bar, have drinks at home. Or better yet, avoid drinking entirely. The average American spends anywhere from \$600-\$800 a year on alcohol.

38. Use coupon apps

Use an app like Groupon to find coupons you can use to save money on everyday purchases or special occasions like going out to dinner.

39-41



39. Improve your credit score

Having a bad credit score can dramatically change how much a loan could cost or your ability to apply for credit when you need it. Take the time to improve it.

40. Set time bound financial goals

You can lose motivation for 1 year goals, but a one month or three month goal doesn't give you as much time to procrastinate.

41. Refinance your mortgage, car, or student loan

Refinancing a loan and saving just 1 or 2 percent can be thousands of dollars over the years so take the time to look at your interest rates to see if you can refinance and save some of that money.

42-44



42. Pack a lunch

This limits how much eating out you have to do. If you know you're going to be out, make sure to take some leftovers or make a sandwich to take with you.

43. Make coffee at home

The average American spends between \$1,500 - \$2,300 a year on coffee. You can cut that cost down by making coffee at home.

44. Cook some of your own meals when you travel

Cut down on how much you eat out when you're traveling by hitting the local grocery store and buying some staples for meals while you're on vacation.

45-47



45. Rent out your car on Turo

If you have a car that doesn't get used much then you can rent it out on Turo and actually make money with it!

46. Rent out your garage or shed as storage

If you have an extra garage or shed space that you don't use, consider renting it out as a storage space.

47. Use Airbnb when traveling

Don't rent a hotel room when traveling, they're so expensive and there are bedbugs! Instead, look into Airbnb where you can get a whole-house for the price of a single hotel room. We use Airbnb when we travel and its definitely better price-wise.

48-49



48. Rent a room on Airbnb

If you have a spare room in your house and you want to make some extra cash, consider renting it out on Airbnb.

49. Look at every purchase as time instead of money

When you're looking to get a new iPhone, instead of looking at it as a thousand dollars, look at it as 20 hours of your life.

50



50. Live a more minimalist life

This is when you get out of consumerism and stop compulsively buying stuff. You live a more free life with fewer things to hold you down and you will have more time and money to spend on other things that will make a bigger impact on your life.



Thank You For Reading



about m e

Hey there! I'm Liliane—Disciple of Jesus Christ, happy wife, loving mother, your go-to Finance Coach, financial literacy advocate and entrepreneur.

I've walked the path from financial chaos to clarity. My mission? To empower YOU with the mindset, biblical wisdom, and practical strategies to build your rich/steward life while honoring God with every dollar.

No more guilt about money. No more choosing between faith and finances. Just real talk, proven strategies, and faithful stewardship that actually works.

I am passionate about equipping individuals & families, to break free from scarcity and step into an abundant money mindset rooted in biblical laws and principles.



As a Cameroonian-American, I know firsthand the challenges of navigating money, faith, and identity.

Drawing from a background in Healthcare, a career in Finance and Data Analytics, I bring both analytical expertise and personal experience to my teachings.

I believe true wealth is more than numbers, it's about wisdom, stewardship, and legacy. Through my writings, coaching, and speaking, I help people understand that money is not an idol but a tool for fulfilling God's calling upon our lives.

I live in Virginia with my husband and kids, where I continue my mission to inspire others to walk in financial freedom, retire early, steward faithfully and live with eternity in view.

A handwritten signature in black ink that reads "Lillian". The signature is fluid and cursive, with a large, stylized "L" at the beginning.

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