



5 ways to avoid lifestyle creep

Lifestyle creep happens when your spending increases as your income rises (often without you noticing). Over time, small upgrades can quietly turn into long-term financial strain.

The good news is that you can keep it in check with a few intentional habits.



Set clear spending limits

Keep your budget aligned with your needs, not every new want.

Groceries ————— \$500

Dining Out ————— \$125

Rent ————— \$2,100

Utilities ————— \$150



Automate your savings

Increase contributions when your income goes up.

Emergency Savings ————— \$75



Emergency Savings ————— \$100



Track your expenses regularly

Spot rising costs before they become habits.

Groceries ————— \$500

Dining Out ————— \$125

Rent ————— \$2,100

Utilities ————— \$150



Prioritize long-term goals

Let your future plans guide your spending choices.

Vacation ————— \$4,500

Retirement ————— \$200

Rent ————— \$2,100

Utilities ————— \$150



Celebrate wins mindfully

Enjoy milestones without overspending.

Finally pregnant

Bought your first home

Hired for a new job

Moved in together

Graduated

30th Birthday

Got the big promotion

BFF finally broke up with THAT guy

Got engaged

Ran a marathon