

# 10 Smart Ways to Save Money in Nigeria

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Bliss Digital Solutions

## 1. Track Your Spending

Keep a monthly budget and track every Naira. Use free apps or a simple notebook to record all income and expenses.

## 2. Cook at Home

Eating out daily drains your wallet. Cook in bulk, store food, and reduce costs by over 40% monthly.

## 3. Buy in Bulk

Shop food items, toiletries, and essentials in bulk to get discounts and reduce frequent market runs.

## 4. Use Public Transport

Instead of expensive taxi apps, use buses, keke or carpooling options to cut down transport costs.

## 5. Negotiate Prices

In Nigeria, haggling is expected. Always ask for discounts in markets and with service providers.

## 6. Reduce Electricity Waste

Unplug devices, use LED bulbs, and minimize generator use. Consider solar options for long-term savings.

## 7. Avoid Impulse Buying

Wait 24 hours before buying non-essential items. This reduces emotional purchases and overspending.

## 8. Save Before You Spend

Use the 20/50/30 rule: Save 20%, spend 50% on needs, and 30% on wants. Automate savings if possible.

## 9. Buy Fairly Used Items

From electronics to furniture, buying quality fairly used items helps save big on initial costs.

## **10. Start a Side Hustle**

Earn more through freelancing, affiliate marketing, or selling simple digital products online.