

# CLIMATE CHANGE PREVENTION

SIMPLE STEPS WITH HUGE IMPACT



## MEATLESS MONDAY.

If every American ate a vegetarian diet for one day, it would reduce greenhouse gas emission, fresh water, and antibiotic use in animals.

## PREVENT FOOD WASTE.

Prevent food waste by avoiding meats and fresh produce that spoil frequently. If you can tell your feeling lazy and won't be cooking dinner that night, freeze everything that's close to spoiling.



## LOSE THE DISPOSABLES.

Whether its diapers, removable make up wipes, or plastic grocery bags, try switching anything disposable to reusable and washable items like cloth diapers, washcloths, and shopping totes.



## SHARE YOUR LEFTOVERS.

Not a fan of eating leftover pasta two days in a row? Swap leftovers with a coworker, friend or family member. This can prevent food waste and spice up your weekday lunches.



## SHOP & DONATE AT THRIFT STORES.

Fast fashion is damaging the environment, it is responsible for 20% of industrial water pollution worldwide.



## Movies to Stream

1. *The Invisible Man*
2. *Jumanji The Next Level*
3. *Knives Out*
4. *Uncut Gems*
5. *Little Women*
6. *Banana Split*
7. *Parasite*
8. *Big Time Adolescence*



## FROM OVERWHELMED TO IN CONTROL

By DBI Staff Writer

These last few months have been a rollercoaster and for many of us the ride isn't over yet. I'm sure a lot of us have felt overwhelmed with the corona virus crisis, and Direct & Beyond Inc. is here to help. If you haven't already, it's time to start a budget. How can budgeting help at a time like this? It will give you more control and a clearer picture of where your money is going each month and can help you prepare for the future.

1. Start with looking at last month's bank statements and categorizing your monthly expenses into budgets. You can use a finance app like [Mint](#), [Everydollar](#), or [YNAB](#) (you need a budget). These will help you track your bills, spending, and create a budget comfortable enough for you to actually stick with.
2. You'll want to create a budget for each basic category like food, shelter, utilities, auto & transport, and shopping. I also have budgets for entertainment (streaming services, movie tickets), health & fitness (hospital bills, gym subscription), personal care (haircut, laundry), & travel (uber/lyft, hotels).
3. After you have created your budgets, based on your tracked income and expenses, you can decide how much you want to save and where you see room to cut from last month's bank statement.

Here are some ways you can cut spending for your savings or emergency fund:

1. Drink more water. Swapping the \$2 drink you normally get when you eat out for water can save you around \$60 a month. Save from buying juices, sodas, & water bottles by ordering a \$20 Brita Filter for home.
  2. Cut unused subscriptions such as Spotify, SiriusXM, Netflix, Hulu, & the gym.
  3. Change your clothes before you change the thermostat, lowering your electric bill.
- It's never too late to start a budget. Just putting away \$50 to \$100 a month can save you over \$600 a year.



