

Build your own ceiling

Not a glass one, but one for your fuel consumption. Swati Singh, chief marketing officer of Innergoddess.in, did so as an exercise in self-discipline. "I have been driving for the past four years: from Kilpauk to Saidapet everyday, and from Chetpet to Porur back when I was in college. I spent

about ₹6,000 on fuel everyday," she recalls.

She realised that it wasn't just a strain on her expenses, but was also bad for the environment. "I've been meaning to take public transport, but I was just more accustomed to being comfortable in my own car." So two months ago, she changed her budget.

"I set a budget of ₹3,000 for my fuel, and promised myself that I wouldn't exceed

it. As soon as that money runs out, I make myself take the Metro," she says. So in the last 10 days of each month, she walks from home to the Metro station, and then from the end station to her friends' house or office. "I've managed to do this for 10 months. It's great, because I get time away from driving." Not only has this helped lower stress and given her savings a boost, it has also made her more active. "I count my steps on Google, and the graph just shoots up at the end of the month," laughs Swati.

So how difficult was it to get used to the new time management? "What time management?" she asks, "I would spend so much time just stuck in traffic. Now it's just short walks and quick train rides." The only thing it cost her was effort.