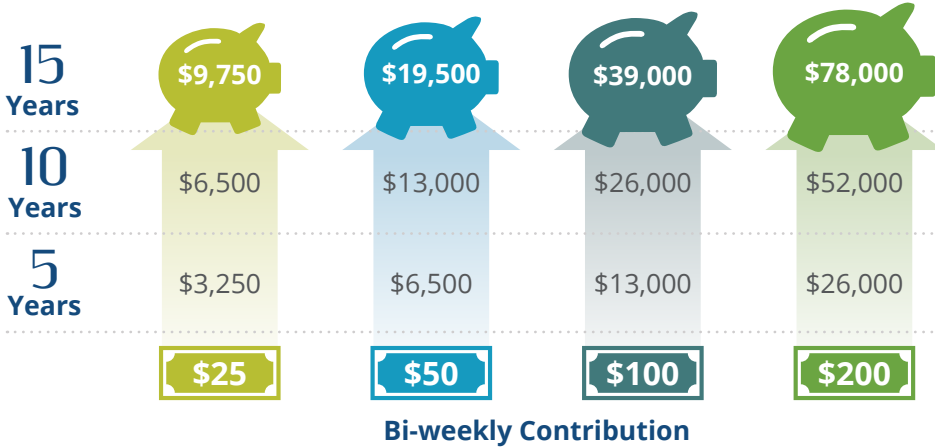


Pay Yourself First

"Paying yourself first" means setting aside money for savings before deciding how else you'll spend it. It's a simple, yet effective way to save.

For example, you may spend \$50 every two weeks on dining out. If you instead put that \$50 away, in 10 years you'll have saved \$13,000.



MAKE SAVING A PRIORITY

24%

of adults have \$0 saved for an emergency.¹

That means no money set aside for the car breaking down, a visit to the hospital or the loss of a job.

Even if you have enough money in emergency savings to cover three or more months of living expenses, you can always keep saving for large expenses like a car, house down payment or vacation.

> REDUCE EVERYDAY EXPENSES

Want to build your savings more quickly? Cut back on expenses to dedicate more money to saving.



Skip the coffee shop and brew at home.

You could save hundreds switching from that daily tall latte to home-brew.

Wait 48 hours before making online purchases. The internet makes it all too easy to make an impulse Amazon purchase. Wait two days or longer before making that purchase to see if you really do need it.



Cut the cord and switch from cable or satellite TV to a streaming service and you could save around \$90 a month. The average price for cable is over \$100 while streaming services can be as low as \$10 a month.³



Bring a lunch to work instead of dining out. The average American spends \$1,043 a year getting lunch at restaurants. Making your own meals could save you about 42.8%, or \$446.40.²



Leave your credit card at home and bring cash instead. If you're going shopping or dining out, bringing a set amount of cash can force you to stick to a budget when your willpower may be weakest.

Sources: ¹Bankrate.com ²Usatoday.com ³Fortune.com

> BECOME AN EXPERT SAVER



Save any change you receive after every cash purchase. Every penny adds up!



Have money automatically transfer to savings.

Pull a set dollar amount from your checking each month to continually save at a steady pace.



Save half of every raise. Whenever you get a raise, automatically allocate half of it to go into a savings or retirement account.



Request your pay be split among your checking and savings so you save a little the second you receive a paycheck.



Have "no spend" challenges. Challenge yourself or a friend to see if you can go without spending money for a day, weekend or week. Or see who can spend the least in a month.



Set up account alerts when your checking account balance gets low so you avoid surprise overdraft fees.