



How do you save a dollar when you think you don't have a dime to spare?

Have you ever considered how much the everyday "little expenses" add up over the course of a year?

Here are a few examples of ways you can make simple, small adjustments in your food costs without feeling deprived that can add up to huge savings at the end of the year.



- ▶ Substitute regular coffee for expensive coffee drinks. The \$2 a day you could save by buying a coffee rather than a cappuccino or latte would allow you, over the course of a year, to completely fund a \$500 emergency fund.
- ▶ Bring lunch to work. If buying lunch at work costs \$5, but making lunch at home costs only \$2.50, then in a year, you could afford to create a \$500 emergency fund and still have money left over.
- ▶ Eat out one fewer time each month. If it costs you \$25 to eat out, but only \$5 to eat in, then the \$20 you save each month allows you to almost completely fund a \$500 emergency savings account.

To learn more about how small, simple changes can impact your financial future contact Pathfinder Community Connections at 1-800-310-9510 about upcoming Financial Fitness Workshops created just for you!

With spending being so easy these days, it's no surprise that saving isn't. But if you would just put the plastic back into your wallet and say "later" to your latte, you could enroll as a Saver, open a savings account and start making automatic deposits to that account – which could save you thousands of dollars a year. That's money that could go towards continuing education for you or your children, a new car, or even early retirement. Because what starts with something as simple as bringing your lunch to work, is laying the foundation for a wealthier future. One that quite possibly could involve a graduation cap and gown, a spot behind a new set of wheels, or a beautiful new address.

Take action and join today! <http://www.indianasaves.org/enroll.aspx>



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