

Want to boost your savings? Here are five tips for saving money when budgets are tight.

- ▶ **Tip 1:** While waiting in the check out line take a look at what is in your cart. Evaluate each item and determine if it is a want or need. You may be surprised at what you decide. Keep track of what you saved on the items you put back and deposit that amount into your savings account.
- ▶ **Tip 2:** Fool yourself. When recording check and/or debit purchases, round up the amount of the purchase to the nearest dollar. At the end of the month balance and save the "oops!" overage.
- ▶ **Tip 3:** Ask your bank or credit union to automatically transfer funds each month from your checking to your savings account. Even as little as \$10 or \$15 a month helps. After all, that's \$120 or \$180 a year.
- ▶ **Tip 4:** Put all your loose change in your savings account. For many people, that could add up to well over \$100 a year.
- ▶ **Tip 5:** Shop with coupons? Ask the clerk for your total before handing over your coupons. Take the difference between what your total was and what you pay and deposit that amount into your savings account. Even if it seems small it will add up over time!



To learn more about boosting your savings 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. 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 rolling our change or shopping with coupons, 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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