

## Ways to Save!



### **A Nickel a Day**

It's easy. Save 5 cents a day. Simply said, start by saving 5 cents on Day 1 and then increase the amount that you save by a nickel a day: (Example - Day 1: 5 cents, Day 2: 10 cents, Day 3: 15 cents) and so on for an entire year. The most you will need to put aside is \$18.25 on Day 365. At the end of a year, your savings will have grown to \$3,339.75.



### **The Fast Fives**

Save money fast using five dollar bills. Here is how it works, set aside every \$5 bill you receive back in change and stash it away in an envelope at home. This is an easy way to save and can add up fast. Once you save \$100 or more you can transfer it to a savings account and continue stashing those five dollar bills.



### **The Continuous Payoff**

After paying off a car loan, credit card debt or that lingering student loan, don't stop. Continue making those payment amounts, but put that money into a savings account instead. You will be able to build a nest egg without having to change your lifestyle.



### **The Bank Hideaway**

Have part of your paycheck directly deposited into a savings account, but not just any bank or credit union. Make sure it's one that you don't normally use and one you do not have ATM or debit card access to, so that pulling money out won't be so easy.



### **The Coupon Coup**

Each time you use coupons, put the amount you save in the bank. What if you don't use coupons? You can do the same thing if you belong to a supermarket loyalty program. When you get a tally at the register of how much you saved, set aside that amount for savings.



### **The Bonus Diversion**

Any direct bonus or bump in pay you get at work, put directly into a savings account. Because you never had it to spend to begin with, you won't miss it. If you invest, you can transfer quarterly dividends into a savings account in order to grow your savings.