

### Guidelines for Sticking with Your Plan

- ✓ Write your goals on an index card or find pictures of your goals and post them in a place where you can see them every day.
- ✓ Tell other people about your goals. Also ask someone to check in with you about your progress – knowing someone is going to ask about it is good motivation!
- ✓ When you're going to spend money, decide how much you'll need ahead of time and take only that amount so that you're not tempted to spend more.
- ✓ Review your plan regularly so you know when you're starting to stray and can make adjustments quickly.

## Are You Saving?

### Why Is Saving Money Important?

Every day we are faced with an expense, a bill or an item we need to purchase. This makes saving extra money very difficult. At the same time, without saving we are not planning ahead for those emergencies that happen to everyone. No one wants to plan for losing their job, becoming disabled, the car breaking down, or some other financial crisis. Saving is critical to successfully facing these crises. With savings, we have an increased possibility of having the money available to resolve the problems we did not expect.

### How Can I Save Money?

1. Skip going out to eat.
2. Turn off the lights when you are not in the room.
3. Have a piggy bank for the whole family to make contributions.
4. Have an automatic deposit from your paycheck into your savings account.
5. Find coupons and sales.
6. Stop using the vending machine.
7. Find cheap gas.
8. Choose the cheapest mode of transportation possible.
9. Teach your kids how to save.



### Build Emergency Funds

Set aside savings for emergency purposes. An ideal savings is about 9 months of your monthly cost of living. This part of your financial plan is a good way of avoiding taking out loans.