

14 Ways to \$ave

1. Try doing without one simple thing each week. Cut back on one latte a week and save \$200 a year.
2. Have your pay or social security check deposited directly to your bank account.
3. Pay your bills on time to avoid paying late fees, interest charges, or penalties.
4. Balance your check book every month and always log purchases made with a debit or card.
5. Use your time rather than your money. Wash your own car, make a birthday cake instead of buying one.
6. Control your vices — cut back one pack of cigarettes a day can save \$2,000 a year. Better yet, quit!
7. Review your insurance coverage. Increase your deductibles to lower your costs.
8. Don't shop when you're hungry.
9. Collect and save your change.
10. Keep track of everything you spend for 3 weeks. You'll see where your money actually goes.
11. Use free or low cost community services. Visit the public library, take advantage of free concerts, take the kids to the park. A free movie rental from the library each week can save over \$200 per year.
12. Want a house, a vacation, a new car, an education? Put a picture of your goal on your refrigerator. Think about this goal each time you want to spend.
13. Pack your lunch just one day a week and save over \$300 a year. Find other ways you pay for convenience.
14. Watch your credit purchases. If you are paying only the minimum on your credit cards, you've bought more than you can afford.



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Join with other Americans and residents of New Jersey and save money, reduce debt, and build wealth.

Sound difficult? Cut back just \$5 a day and save over \$1800 a year.

Make saving a family affair.

- Talk to your spouse, children, and partners about saving for the future.
- Agree on one or two family goals that all work toward — a house, a vacation, a pet, an education, a new car.
- Wait before you buy. You may find an alternative or the purchase may no longer be important.
- Make it fun to save — walk to school, have a family garage sale, cook at home rather than eating out.

America Saves Week is sponsored by Consumer Federation of America and the NJ Coalition for Financial Education.

Be a saver. Register at...

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