

Build Wealth Not Debt

> Start saving with New Jersey Saves

Do what works:

Save something out of every paycheck—no matter how much or little. Make it automatic. You know if it isn't in your pocket or easily accessible from the ATM, you are more likely to see your savings grow. Have a goal. Save for something you want—and create a plan on where, how, and when you will deposit your money.

America Saves Week is your opportunity to start. Make a commitment

- Save \$25 a month for Emergencies
- Pay down debt by an extra \$25 a month
- Set up an IRA
- Open a college savings account
- Participate or increase participation in a 401k, 403b or Deferred Compensation Program
- Save some of your Tax Refund—make the commitment before you file and use the new Form 8888 to split your refund in up to 3 accounts.
- Open a No Fee, Low Opening Deposit Savings Account by enrolling as a New Jersey Saver.

AS Week National Partners include: Department of Defense, IRS, Federal Reserve Bank, Cooperative State Research, Education, and Extension Service (CSREES), USDA, and participating land-grant university Extension Services, National Foundation for Credit Counseling, United Way of America, National Black Caucus of States Institute, Corporation for Enterprise Development, Annie E. Casey Foundation, Family, Career and Community Leaders of America (FCCLA), and National Community Tax Coalition



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