



## ways to save

Below you'll find a list of tips to help you save money and get on the road to financial wellness. Visit [www.SaveItUpChallenge.com](http://www.SaveItUpChallenge.com) for Challenge details.

- Start clipping coupons or using online coupon codes
- Eat at home as least one more time per week
- Open a Sprout Account for each of your children to begin saving for their future
- Begin using merchant loyalty cards that help you save money where you shop
- Utilize a Rewards Checking account to earn money for things you're already doing
- Turn your heat or air conditioning down/up when no one is home
- Take advantage of FORUM member discounts at local area merchants; visit *Member Perks* on FORUM's website at [www.forumcu.com](http://www.forumcu.com)
- Open a CommonCents account to save money every time you use your debit card
- Increase your retirement savings or open an Individual Retirement Account (IRA)
- Sign up to receive FORUM's online **Savings Tip of the Week**
- Enroll in online Bill Pay to help track your payments
- Open a Santa Savings or Weekly 5 Club Account to create regular savings habits
- Read FORUM's SaveItUp Blog and share your savings tips
- Subscribe to or read an online money magazine or blog