HOW CAN YOU START A SAVINGS HABIT?



Saving Is Hard To Start

- People think they need a lot to begin
- The goal is building the habit
- Start small and build momentum
- Saving is a habit, not just a dollar amount



The Easiest First Step

- Automate your savings
- Set a transfer on payday
- Start with $10 or $20
- Pay yourself first



Find Money To Save

- Cancel unused subscriptions
- Cut back on impulse purchases
- Save part of bonuses or refunds
- Try a simple savings challenge



Stay Motivated

- Pick a specific savings goal
- Name your savings account
- Track your progress
- Celebrate small milestones