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### **Make a Pledge and a Plan to Save in 2019**

People with a savings plan are twice as likely to save successfully. Cash in those dusty jars of pennies. Pack your lunch instead of buying it at work. There are lots of little things you can do to fund your savings. Just be creative. Here are a few more tips on saving.

- Use the 24-hour rule. Think over nonessential purchases for at least 24 hours to avoid impulse buying. Sleep on it; and see if you really need that item tomorrow.
- Calculate purchases by hours of work instead of cost. Take the cost of the item you're considering purchasing and divide it by your hourly wage. You might consider if the hours of work are worth the purchase.
- Unsubscribe. Avoid temptation and over spending by unsubscribing from marketing emails to the stores you spend the most money.
- Place a savings reminder on your card. Cover your credit card with a piece of tape that has "Do I really need this?" written on it. This makes you more mindful about your spending.
- Save your windfalls and tax refunds. Every time you receive over-time pay, a bonus, inheritance, contest winnings, don't spend it, save it.

Saving money, improving your financial life, building wealth. It all starts when you set a goal and make a plan to reach that

goal. So what is your goal? Set up an emergency cash fund? Get out of debt? Make a down payment on a car or home? Sock away money for college or retirement?

Now that you know how to start, GET MOTIVATED by taking the *Pledge* at <https://americasaves.org/for-savers/pledge>, "*I pledge to save money, reduce debt, and build wealth over time. I will encourage my family and friends to do the same.*" Win up to \$750 in the #ImSavingForSweepstakes by Sharing Your Goal, Tip or Story. It's easy to enter!

- After taking the Pledge, tell America Saves what you're saving for, and make a simple savings plan to reach your goal.
- Share your tip, story, video or photo featuring your savings goal and that answers at least one of these questions: What are you saving for? What is your savings story and how can it help other people? What is your favorite savings tip or trick?
- Post it on Facebook, Instagram, or Twitter with the hashtag #ImSavingForSweepstakes.
- Be creative by taking a video or a picture in front of the item you're saving for, use a video or editing tool to put yourself in the frame of your goal, like a trip to the Grand Canyon, or use an app to add a caption or some character to your submission. Go to <https://americasaves.org/for-savers/saver-stories> for some inspirational *Saver Stories*.

Continue to watch and listen for more information and opportunities during America Saves Week throughout the month of February. Don't forget to visit the website at [www.americasaves.org](http://www.americasaves.org).