



WELCOME TO AMERICA SAVES WEEK

This week is all about making a commitment—a commitment towards building a wealthier future by making your money work harder for you—money that could go towards a new home, a new car, or even an early retirement. It's about taking financial action—putting the plastic back into your wallet and bringing your lunch to work. Most of all, it's about changing your spending and saving habits so that you can pay down your debt and gain true financial freedom.

WHY SHOULD YOU SAVE?

Unfortunately, life doesn't always go according to plan. Millions of Americans every year find themselves unprepared for financial emergencies they might have never thought they'd be facing. The good news is that saving is easier than you might think. And we offer lots of easy ways to get started. Step one is understanding a little thing we like to call the Pocket Principle: if people have money in their pockets, they spend it. If not, they don't. The trick is, knowing where else that money can go.

HOW CAN YOU GET STARTED?

Just by reading this far, you already have. The next step is deciding that it's time to change your spending habits by turning them into saving habits. We're participating in America Saves Week so we can help potential savers like you take financial action like:

- Opening a savings account
- Building an emergency savings
- Getting out of debt and improving your credit score
- Enrolling as a Saver
- Filing your taxes for free through Volunteer Income Tax Assistance (VITA)
- Saving for a home

Whatever your goals might be, we can help you develop a plan to achieve them and provide you with

the tools for getting there. And you can enroll as a Saver at www.americasavesweek.org for help with creating a savings plan and for access to additional free services and resources.

So what do you say? Let us help you learn how to make saving a habit. Because what starts with rolling your change and making saving automatic is laying the foundation for a wealthier future.

