





# 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. Every year, millions of Americans 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 where to put your money other than your pocket. The key is to make saving automatic. Pay yourself first by making automatic contributions to your retirement plan. This will help you to simultaneously build wealth and reduce your tax burden, since a percentage of your gross income will automatically go directly into your retirement plan before income taxes are assessed. Just make sure you know how your retirement plan works—talk to your plan administrator about your goals and how your retirement plan can help you get there.

Also, enroll in direct deposit. Most programs allow you to split your paycheck among multiple accounts so that a portion of every check will automatically go into your savings. And you can enroll as a Saver at

[www.americasavesweek.org](http://www.americasavesweek.org) for help with creating a savings plan and for access to additional free services and resources.

So what do you say? Start paying yourself first and make saving a habit. Because what starts with rolling your change and saying later to your latte, is laying the foundation for a wealthier future.

