



## What

Savings are the funds you set aside today to pursue financial freedom and security in the future. When you make your budget, consider setting aside 50% of your income for spending on needs, 30% for wants and 20% for savings and other goals.

## How

Putting money into a savings account helps it stay safe and lets it grow as you earn interest. Through compound interest, or earning interest on your interest, your money can grow even faster.

## Why Important

Savings accounts offer stability. Unlike certain investments, they don't swing in value. They preserve what you have. Savings accounts also offer growth. Your balance grows as you earn interest, and you can boost that growth by depositing more.

## Tips

Here are some Tips for saving

- Keep track of what you spend in a journal.
- Review your expenses to find places to cut back.
- And make a budget, and commit to placing a percentage of your income into savings *before* you spend any of it.

All of these are easier when you use the right tools and technology to track your money and automate your savings plan.

## Ending

If you make saving money a habit, it can help you reduce stress, and build towards a healthy financial future.

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