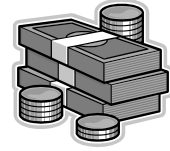


Establishing Good Saving Habits



- **Pay yourself first.** If you wait to see what's left over, you are less likely to save. Determine in advance how much money you plan to keep on deposit each month. If you receive a raise, increase the amount of money deposited into your savings account.
- **Take advantage of bank technology.** Consider automatic payroll deductions or automatic transfer from checking to savings. Arrange to have a specific amount transferred to your savings account every pay period.
- **Pay your bills on time-and pay more than the minimum amount.** Although 97 percent of Americans pay their bills on time, some consumers find themselves paying late fees. Alleviate the hassle by scheduling time once a month to pay bills, and put them in the mail with enough time to get to the creditor.
- **Determine needs versus wants.** Do you need to eat out every day for lunch? Do you need that gourmet cup of coffee in the morning? By bringing your lunch to work a couple days a week, you can save hundreds of dollars a year.
- **Shop around.** There are thousands of options for financial services products. Be selective, and get the best prices, services, convenient locations and lowest fees for credit cards, bank accounts, mortgages and CDs.
- **Consider investments.** For long-term goals, such as saving for a home or retirement, look into bonds, mutual funds, real estate and stocks.
- **Consult your local bank.** Ask which package of bank products and services would best suit your needs. Your banker is the best source of information about accounts and interest rates available at your bank.



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