



Key Saving Strategies

1. Pay off high-cost debt.
2. Pay off your home mortgage before you retire to gain a valuable asset and reduce living expenses.
3. Earn free money by participating in a work-sponsored matching retirement account.
4. Save automatically through monthly transfers at your financial institution from your checking to savings account or having a portion of your paycheck directly deposited into your savings.
5. Invest your money in no risk, interest-bearing accounts like certificate of deposits (CDs) and U.S. Savings Bonds.

Go to www.westvirginiastaves.org for more saving strategies!

Who is a West Virginia Saver?

You can be! All you have to do is pledge to take financial action. Savers pledge to save regularly (as little as \$10 a month) towards their own savings goal (i.e. emergency fund, debt repayment, homeownership, retirement).



What are the BENEFITS?

- Monthly e-mails from financial experts.
- Quarterly newsletter.
- Savings strategies and tips to help you achieve your goals.

Finding Money to Save

- ☐ Save \$0.50 a day in loose change
Monthly Savings \$15 / Annual Saving \$180
- ☐ Bring lunch to work
Average Monthly Savings \$60 / Annual Savings \$720

What Are You Saving For?

☐ YES! I want to be a West Virginia Saver?

I pledge to save \$_____ a month for _____ months (must be a short-term goal of 60 months or less) to reach my goal saving for:

- | | | | | |
|---|---|---|--|--|
| <input type="checkbox"/> EMERGENCY FUND | <input type="checkbox"/> LARGE PURCHASE | <input type="checkbox"/> VACATION | <input type="checkbox"/> GENERAL SAVINGS | <input type="checkbox"/> OTHER _____ |
| <input type="checkbox"/> HOMEOWNERSHIP | <input type="checkbox"/> EDUCATION | <input type="checkbox"/> DEBT REPAYMENT | <input type="checkbox"/> RETIREMENT | <input type="checkbox"/> DISABILITY-RELATED EXPENSES |

Email: _____ (An email address is required in order to participate)

Name: _____ Zip: _____

Phone: _____



Keeping in Touch

We want to stay in touch with you with information and advice to support you and your pledge to save. America Saves will send you tips, resources, and tools to help you be successful. Think of us as your savings accountability partner.

☐ I want to Text Message Savings Tips and Advice

You are signing up for recurring messages from America Saves. Message and data rates may apply. Text HELP for info. Text STOP to opt-out. No purchase necessary. See the privacy policy on AmericaSaves.org.