

Savings made simple

9 ways to boost your balance

1 Set a goal

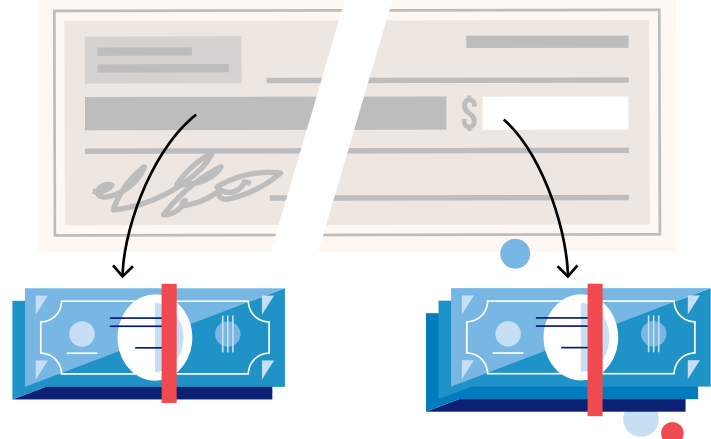
Successful journeys begin with a clear destination in mind, so be sure to set a specific, achievable savings goal.

2 Track expenses



Diligently monitoring spending habits over the course of a week or month will often highlight areas where you can immediately cut costs.

3 Pay yourself first



Use automatic transfers or personal reminders to make sure your first deduction from each paycheck is a portion headed into your savings account.

It only takes \$20/week to save \$1,000/year!

4 Get frugal with your food

Brewing your own coffee, packing leftovers for lunch at the office and resisting the temptation of the takeout menu can trigger some of your most significant savings each month.

5 Buy in bulk

When shopping for food and household goods, a little planning goes a long way. Bulk purchasing can get you the same products at a notable discount.

6 Reconsider your cable

Although telecom bundles can be attractive, there are now dozens of ways to enjoy television and movies without the need for an expensive cable subscription.

7 Conserve utilities

The dollars and cents saved from shutting off lights, taking shorter showers and keeping a careful eye on your thermostat can really add up—particularly in the summer and winter months.

8 Take public transport

Opting for a train, bus, bike or carpool arrangement even once or twice a week can be great for your budget and the environment.

9 Free fun

Check your community calendar for free events or make your own family fun at home!