



7 Ways to Save Money Easily and Painlessly

The key to saving money is simple - just spend less than you bring in! But for most people, that's easier said than done. You may look at your budget and think "that's impossible!" But the fact is, even the savviest spenders can often find unexpected ways to save. Saving a little at a time doesn't have to hurt. Start with just a few of the tips below, and add more as your budget allows. You could soon find yourself saving hundreds of dollars a month!

Eliminate Debt

If you're trying to save money, but still are carrying a large amount of debt, start with working toward eliminating the debt. Not convinced? Add up how much money you put toward your debts each month and you'll quickly see. As you pay down debts, take the money you were putting toward debt payments and put it in a savings account.

Pay Yourself First

Yes, it sounds cliché, but setting up an auto debit from your checking account to your savings account each payday before you even see the money helps savings add up fast. Whether it's \$25 every payday, or \$500, don't cheat yourself out of a healthy long-term savings plan.

Take a "Staycation"

Though the term may be trendy, the idea of it is solid. Instead of dropping several grand on airline tickets and resorts, look in your own backyard for fun vacations close to home. If you can't drive the distance, look for inexpensive flights within your region.

Spend to Save

Utility costs seldom go down over time, so take charge now and weatherize your home. Call your utility

company and ask for an energy audit or find a certified contractor who can give you a whole-home energy efficiency review. This will range from easy improvements like sealing windows and doors, all the way to installing new insulation, siding or energy efficient appliances. You could save thousands in utility costs over time.

Utility Savings

Lowering the thermostat on your water heater by 10 degrees can save you between 3-5% in energy costs. And installing an on-demand or tankless water heater can deliver up to 30% savings compared with a standard storage tank water heater.

Annualize Your Spending

Do you pay \$20 a week for snacks at the vending machine at your office? Doesn't seem like a huge amount....but when you add that up, that's over \$1000 annually that you're spending on snacks? What else could you buy with that \$1,000? Same with lunch - if buying lunch costs you \$7/day, and packing at home costs around \$2, that's \$1300 annually you could add to your savings.

Need help saving easily, a little at a time?

Introducing...

Smart Change

Choose one of two options:

- Round **UP** each debit card purchase you make from your checking account to the next whole dollar, and that money will be transferred into your chosen deposit account
- Round **DOWN** your end-of-day checking account balance to the next whole dollar, and that money will be transferred into your chosen deposit account



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