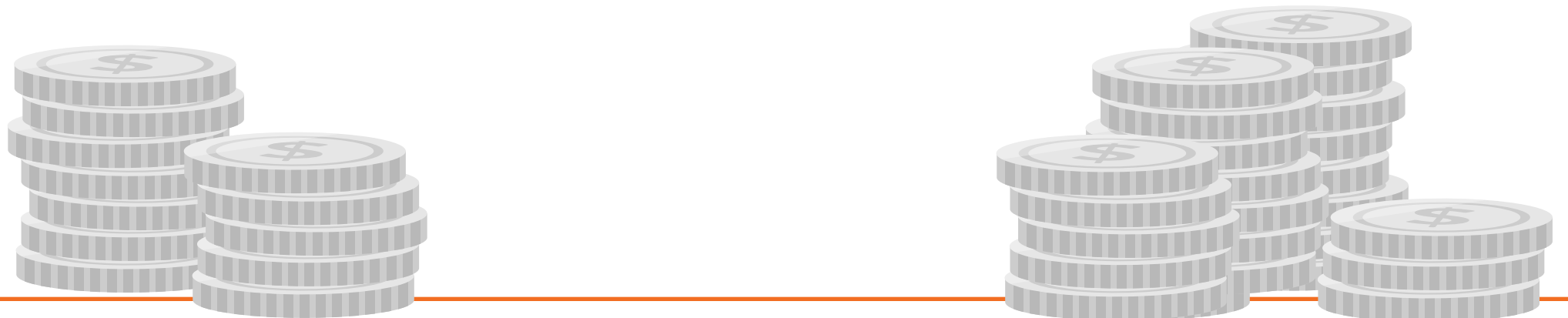


*Automate your*  
**SAVINGS**

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Paying yourself first is easy when you put  
your savings on autopilot



# AUTOMATE YOUR PAYCHECK



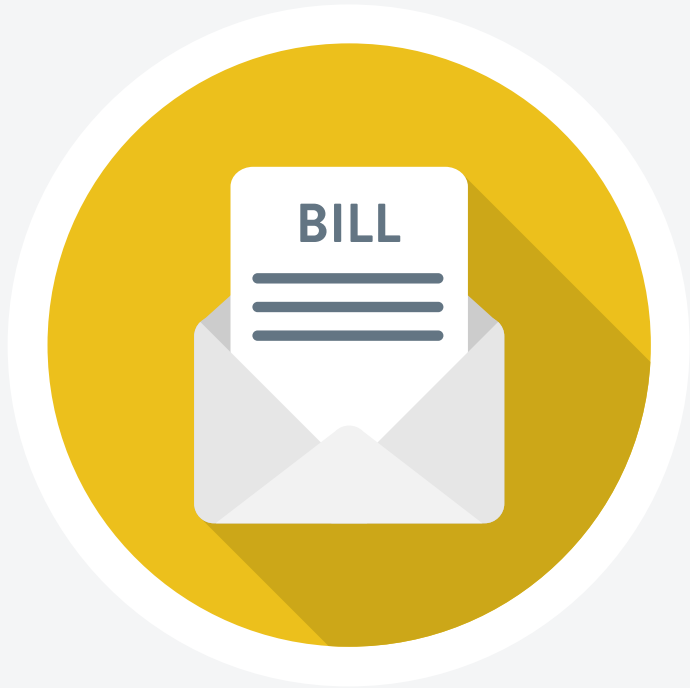
- Take advantage of any retirement savings plans offered through your employer—especially if they include employer match
- If you get paid by direct deposit, ask your employer if they accept multiple deposit accounts—if so, have a portion of your earnings deposited into your savings account each payday

# AUTOMATE YOUR ACCOUNT



- Set up a repeating automatic transfer from your checking account to your savings account—schedule it for shortly after payday
- Find a way to remind yourself about the specifics of your savings goals by creating additional savings accounts or subaccounts for each goal (alternatively, split your savings into subcategories with a budgeting app or spreadsheet)

# AUTOMATE YOUR BILLS



- Don't let late fees eat into your savings—set up automatic bill pay for your recurring monthly expenses
- Grouping your billing dates together can make them easier to manage—consider calling companies to adjust your billing dates so that they better align with your payday schedule

# AUTOMATE YOUR CONTRIBUTIONS



Get creative in finding “bonus” sources of income to instantly boost your savings:

- Deposit the contents of your spare change jar
- Put rewards from any cashback programs you participate in toward your savings
- Consider putting any future income tax refunds toward your long-term goals

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