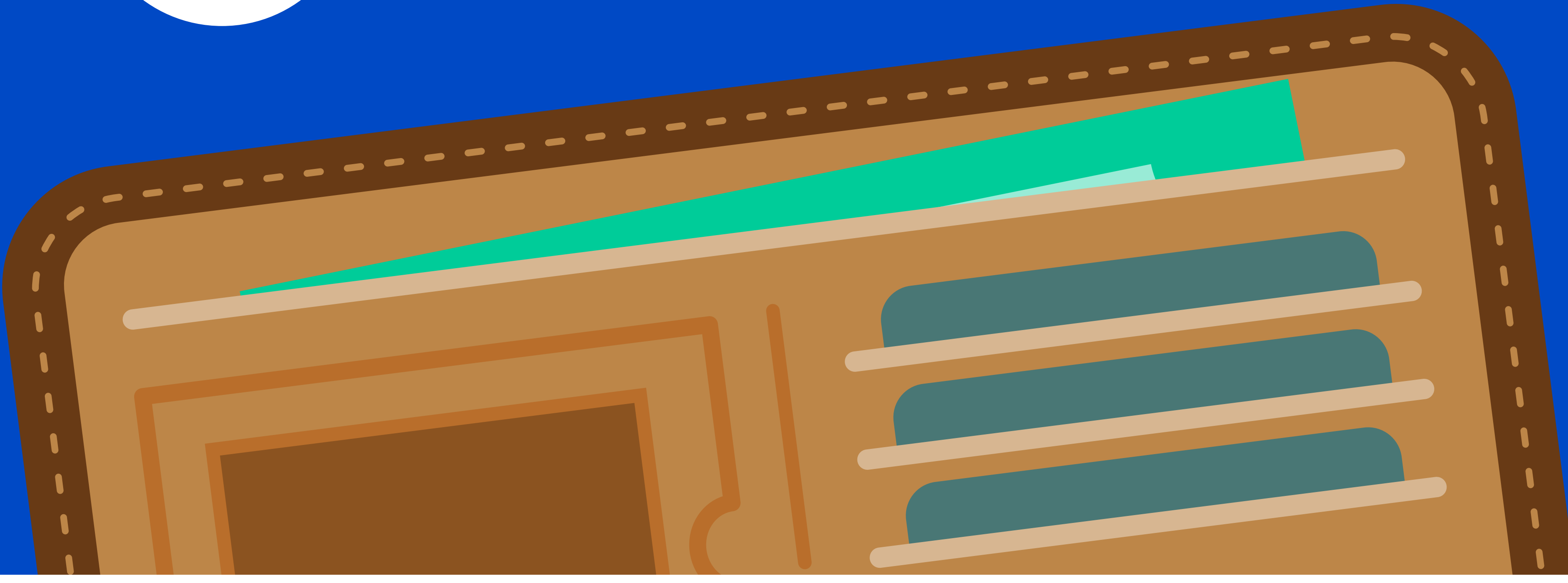


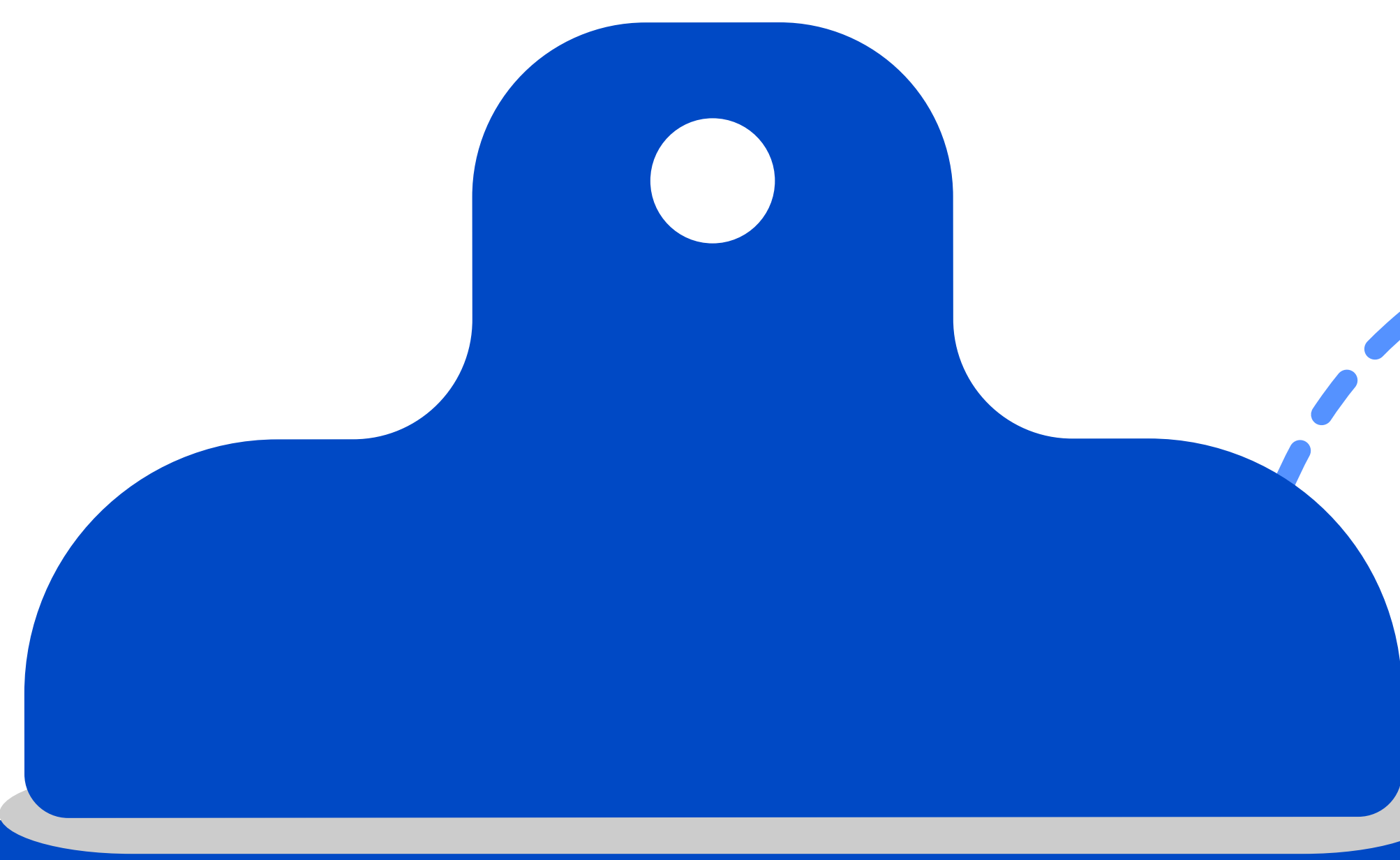


# 8 Ways to Save

# 5 Ways to Reduce Debt



Commemorating 85 Years of Community, Service, and Savings



## 8 Ways to Save



**Set a Goal.**  
Identify a savings goal you'd like to save for this year.



**Create a Budget.**  
Determine how you'll spend & save your money each month.



**Make Savings Automatic.**  
Set automatic transfers of a fixed amount into your savings account.



**Pay Yourself First.**  
Each pay period commit to putting some money in your savings account.



**Start an Emergency Fund.**  
Setting money aside for an emergency can help you withstand an unexpected expense.



**Compare Cost.**  
When you're planning a major purchase, compare costs online to ensure you get a good deal.



**Check Retirement Options.**  
Sometimes employers will match a certain amount of what you save in a retirement account.



**Save Loose Change.**  
Saving even a small amount can add up over time.

## 5 Ways to Reduce Debt

1

**Pay down Your Credit Cards.**  
Use your budget to identify ways to pay down high-interest credit cards.

2

**Pay More Than the Minimum.**  
Paying more than the minimum amount due each month will help you pay less interest over time.

3

**Pay Your Bills On Time.**  
It will help increase your credit score & keep you on solid financial footing.

4

**Compare Loan Terms.**  
Compare loan terms from several lenders to determine interest charges & fees.

5

**Consolidate Your Debt.**  
Sometimes it may be appropriate to consolidate your debt into one loan & payment.



Learn more at

[MyCreditUnion.gov](http://MyCreditUnion.gov)

