

Learning how to save is a **smart choice** that can help you reach your goals. Here are some more ideas to help you...

GET STARTED SAVING FOR THE FUTURE

What's your dream?

"...going back to school to train for a better job."

"...a college education for my kids."

"...travel the world when I retire."

"...own my own home."



Saving money helps make dreams come true

Whatever *your* dream may be...

HERE ARE SOME TIPS FROM SUCCESSFUL SAVERS...

- **Set a goal you can reach.** "\$40 a week until we've got \$4,000 in our emergency fund." Or, "\$50 a week into retirement savings."
- **Get your family involved.** Ask your kids, "Where can we spend less so we can put more into your college fund?"
- **Get a system that works for you.** "If I don't see it, I don't spend it." Direct deposit part of your paycheck into a savings account.
- **Join a Savings Club.** Get into a support group for savers at your church, Credit Union, or non-profit agency.
- **Make your money work for you.** At only 1% interest, \$40 a week in savings earns an extra \$4,439 after 20 years! Shop around for the best interest rate!
- **Get the match.** If your company matches retirement savings, make sure you put in enough to get every "free" dollar you can.
- **Join a matched savings ("IDA") program.** You may qualify for a program at a local non-profit that matches your savings \$2 or \$3 to \$1.

Ask at this **free tax site** about other resources to help you make **smart choices** about saving money, or contact:

www.MassSaves.org

www.masscap.org

www.mymoney.org

All **Smart Choices** tips can be found at www.Mass211.org

All figures are based on 2009 tables, and are subject to change.

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