



## Financial Resource Center

### Tips for saving money

1. Pay yourself first.
2. Ask your employer to make automatic payroll deductions and deposit these amounts in your savings account.
3. Save windfall income, like a Christmas bonus.
4. Collect loose change and deposit in the bank.
5. Try frugality.
6. Break spending habits.
7. Save lunch money; bring lunch from home.
8. Save sale money.
9. Have a "buy nothing week."
10. Comparison shop.
11. Read newspapers and circulars for sales in grocery stores.
12. Exchange information about sales, discounts, and other money-saving tips with family and friends.
13. Use coupons and discounts.
14. Take advantage of outlet stores, shop off-season, and buy clothes that will endure.
15. Don't buy more than you need