



OHIO AMERICA Saves\$

START SMALL. THINK BIG.

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Key Saving Strategies

- 1 Pay off high-cost debt.
- 2 Pay off your home mortgage before you retire to gain a valuable asset and reduce living expenses.
- 3 Earn free money by participating in a work-sponsored matching retirement account.
- 4 Save automatically through monthly transfers at your financial institution from your checking to savings account or having a portion of your paycheck directly deposited into your savings.
- 5 Invest your money in no risk, interest-bearing accounts like certificate of deposits (CDs) and U.S. Savings Bonds.

Go to OhioSaves.org for more saving strategies!

Who is an Ohio Saver?

You can be! All you have to do is pledge to take financial action. Savers pledge to save regularly (as little as \$10 a month) towards their own savings goal (i.e. emergency fund, debt repayment, homeownership, retirement).

What are the BENEFITS?

- Monthly e-mails from financial experts.
- Quarterly newsletter.
- Savings strategies and tips to help you achieve your goals.

Finding Money to Save

- ☐ Save \$0.50 a day in loose change
Monthly Savings \$15 / Annual Saving \$180
- ☐ Bring lunch to work
Average Monthly Savings \$60 / Annual Savings \$720



THE OHIO STATE UNIVERSITY

**COLLEGE OF EDUCATION AND HUMAN ECOLOGY
COLLEGE OF FOOD, AGRICULTURAL, AND ENVIRONMENTAL SCIENCES**

What Are You Saving For?

☒ **YES! I want to be an Ohio Saver.**

I pledge to save \$ _____ a month for _____ months to reach my goal of saving for _____ (i.e. home, emergency fund, debt repayment).

Name _____

Zip _____

Phone () _____

Email _____

Keeping in Touch

We want to stay in touch with you with information and advice to support you and your pledge to save. **Please check the box** next to the publications and reminders that you would like to receive:

☐ American Saver Newsletter (*Quarterly Email*)

☐ e-Wealth Coach Series (*Monthly Email*)

☐ Text Message Savings Tips and Reminders

I want to receive text message savings tips and advice. I understand that standard carrier message and data rates MAY apply. I may receive up to 4 text messages and alerts per month from an automated system and that I can text STOP to cancel or text HELP for help at any time. Consent is not required to buy goods and services. Mobile Privacy Policy and T&Cs: americasaves.org/about-us/171

