



HANCOCK COUNTY  
**AMERICA**  
**Saves**   
 START SMALL. THINK BIG.

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### Who is a Hancock County 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).

### 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
- Buy generic rather than name-brands  
 Average Monthly Savings \$100 / Annual Savings \$1200
- \_\_\_\_\_ (fill in own goal)
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Go to [AmericaSaves.Org](http://AmericaSaves.Org) for more saving strategies!

### What are the BENEFITS?

- Monthly e-mails from financial experts.
- Quarterly newsletter.
- Access to online member-only savings tools and calculators.
- Savings strategies and tips to help you achieve your goals.

### What Are You Saving For?

**YES! I want to be a Hancock County Saver.**  
 I pledge to save \$ \_\_\_\_\_ a month to reach my goal of \_\_\_\_\_  
 \_\_\_\_\_ (i.e. homeownership, emergency fund, debt repayment).

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_

Email \_\_\_\_\_

### 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.