



Potty Pointers



Why should you save?

Financial problems increase stress and negatively affect health. Unfortunately, life doesn't always go according to plan. Every year, millions of Americans find themselves unprepared for financial emergencies they might have never thought they'd be facing. The good news is that saving is easier than you might think.

Arkansas Saves is conducted by the University of Arkansas Division of Agriculture Cooperative Extension Service. Affiliated with the national America Saves campaign, Arkansas Saves offers free services to encourage and support savings and wealth building among Arkansans. Find out more about Arkansas Saves at

www.arfamilies.org/arkansassaves

Do what works:

Save something out of every paycheck—no matter how much or little. Make it automatic. You know if it isn't in your pocket or easily accessible from the ATM, you are more likely to see your savings grow. Have a goal. Save for something you want—and create a plan on where, how, and when you will deposit your money.

Make a commitment:

- \$ Save \$25 a month for emergencies.
- \$ Pay down debt by an extra \$25 a month.
- \$ Use direct deposit to start or add to your Cooperative Extension Federal Credit Union account.
- \$ Participate or increase participation in your Cooperative Extension Service optional retirement plan.
- \$ Set up an IRA.
- \$ Save some of your tax refund—make the commitment before you file and use the new Form 8888 to split your refund in up to three accounts.

Enroll as an Arkansas Saver:

Start paying yourself first and make saving a habit. You can build a wealthier future. Set a savings goal and work toward it. For free savings tips and additional resources, enroll as an Arkansas Saver at www.arfamilies.org/arkansassaves