



Start Small Think Big

Who is a Kansas Saver?

- ◆ **A**n anyone who agrees to work toward a savings goal such as:
 - debt repayment
 - school tuition
 - home ownership
 - retirement



What does this cost me?

- ◆ **N**o money. Your obligation is to
 - develop a specific savings goal
 - select an account
 - make a deposit into account each month (or make a debt payment)
 - let us know you are working towards your savings goal

What membership benefits are available to me at no cost?



- ◆ **A**n enrollment card
- ◆ **A**n American Saver Newsletter mailed to you four times a year
- ◆ **A** factsheet on different types of savings accounts

Tip	Monthly Saving
◆ Save \$.50 a day in loose change.....	\$15
◆ Cut soda pop consumption by one liter a week.....	\$ 6
◆ At work, substitute one coffee for one cappucino	\$40
◆ Bring lunch to work (saving an estimated \$3/day)	\$60
◆ Eat out two fewer times a month	\$30
◆ Buy grocery store brands	\$10
◆ Use fewer phone features.....	\$10

<http://www.ksre.ksu.edu/financialmanagement>
 Enroll online at: www.kansassaves.org

Tip

Monthly Saving

- ◆ Eliminate premium cable channels \$20
- ◆ Borrow, rather than buying,
one book a month \$15
- ◆ Comparison shop for gas
(saving an est. \$.25/gallon) \$ 4
- ◆ Maintain checking account balance
preventing overdraft charges \$60
- ◆ Pay credit card bill on time
to avoid late fee..... \$25



Watch Your Savings Grow

the “Miracle” of Interest Compounding

Few people get rich from their wages alone. But by taking advantage of the “miracle” of compound interest—earning interest on your interest—almost anyone can reach long-term financial goals.

By saving as little as \$50 a month, you can build considerable savings.

How Do I become a Kansas Saver?

Complete the “I Want to be an American Saver” form on the last page of this brochure. Give the completed form to your Cooperative Extension Office.

**Become a Kansas Saver
and Achieve Your
Financial Goals and
Peace of Mind!**



If I Have No Money, How Do I
Find Money To Save?

Kansas

Saves
