

# newsworthy trends

## Survey Reveals Americans Stressed About Savings

(NAPSA)—Americans across the country are concerned about the need to save money for the future and the worry often affects people's daily lives and relationships. According to a recent study conducted by American Express, more than one-third of surveyed Americans say their financial situation is not on track and about half of respondents believe they won't be able to increase their savings in the future. In fact, 43 percent of those surveyed think about how much or how little they have in savings at least a few times a week and 50 percent of couples agreed that they would have better, less stressful relationships if they had more money in savings.

The good news is that there are easy tips and tools available to help consumers get back on track.

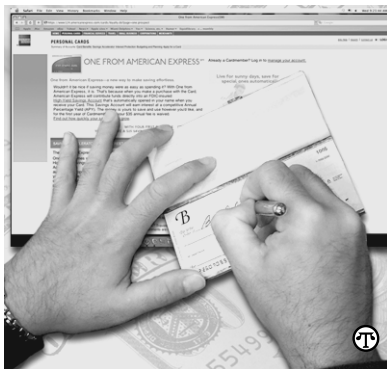
Gerri Detweiler, consumer advocate and author, has developed simple methods for improving consumers' financial well-being.

"Americans know how to spend money but they don't necessarily know how to save," said Detweiler. "Financial knowledge is a powerful asset. Consumers can easily tuck away money for the future, striking a balance between spending money today and saving for tomorrow."

Detweiler offers these five tips for saving money wisely:

1. **Make it automatic.** Set up an automatic withdrawal from your checking account to your savings account each month. It's fine to begin with a small amount, and increase your savings as you get in the habit over time.

2. **Take advantage of programs that help you build savings.** There are many programs that actually help you save. For example, em-



ployers often will match your 401(k) contribution, and even credit cards now offer saving incentives. The One from American Express<sup>SM</sup> card contributes one percent of every purchase into an FDIC-insured high-yield savings account so you can put away funds for the future. Your savings will grow each day because the account earns a high annual percentage yield (APY), currently 3.5 percent. You can contribute extra funds to your account to watch it grow even faster.

3. **Save part of your windfalls.** If you get a tax refund, a bonus or a raise, save a portion of it.

4. **Get your family involved.** If you have children, let them help you save money by clipping coupons or cutting back on the electric bill. Allow them to keep some of the savings and put the rest toward a family goal, such as a vacation.

5. **Pay yourself.** When you pay off a bill, continue to deposit the amount of your regular payment into a savings or investment account.

By following these tips, consumers can save for future goals such as buying a new home, booking a vacation and retiring. Visit [www.amexone.com](http://www.amexone.com) for more information on how to save easily.