



## Five Tips To Help Kickstart Your Savings

(NAPSA)—Make the most of your money this year by following these five suggestions from Erin Lowry, personal finance expert, author, and founder of [BrokeMillennial.com](http://BrokeMillennial.com):

**1. Health is wealth**—Be sure to invest both your time and even some money into maintaining and improving your health. Regular exercise and eating well can help prevent costly doctor's bills in the future. Don't forget to take advantage of your annual physical with the doctor and your twice-a-year dentist visits as covered by insurance to keep your body well maintained and be proactive about catching health issues.

**2. Keep your car in tip-top shape**—It's not just your health you should care about. Keeping major appliances and vehicles in good condition will definitely help you save valuable money.

Being proactive with car care is particularly important because car repairs can end up being extremely costly. One help can be Hum by Verizon. It's a great way to stay in the know about your car's health. Using the Vehicle Diagnostics feature can help you stay ahead of potential issues so they don't exacerbate, which can ensure your safety on the road and keep money in your pocket. Plus, through Hum's Car Mechanics Hotline, you can access a certified mechanic for unbiased advice on any car problems or estimated repair prices.

**3. Comparison shop for financial products**—How did you pick your bank? A lot of people typically choose whichever bank is closest to home. Take the time to compare the bank accounts, savings accounts, credit cards and even insurance policies you use. If your bank charges you a monthly fee for your



**Erin Lowry, personal finance expert, author, and founder of [BrokeMillennial.com](http://BrokeMillennial.com), offers advice on how to kickstart your savings this year.**

checking account, hits you with a fee when you use a different bank's ATM or only offers 0.01 percent interest rate on your savings account, it may be time to search for better deals.

**4. Use all your workplace benefits**—Read through all your workplace benefits and see if you're taking advantage of all available opportunities including retirement plans, health insurance, student loan repayment assistance, and continuing education or professional development opportunities.

**5. Pay yourself first**—Take human error out of your savings goals by ensuring a percentage of each paycheck gets routed automatically into your savings account. Don't use the excuse that you'll save if you have any money left over at the end of the month. Saving needs to be a priority.

*Thanks Hum by Verizon for the sponsorship.*