



# MONEY SAVING IDEAS

## Get Serious About Saving Money

(NAPSA)—Does the thought of trying to save money set your teeth on edge? Does your mind immediately launch in to defensive chatter? Americans for Financial Security, an association dedicated to helping its members aspire, focus and succeed in a competitive economy, offers these tips to help you get started:

- Become a cheapskate. Talk to friends and relatives who actually seem to be able to save money.

- Seek information and inspiration. Do Internet searches using the terms “living cheaply” or “frugal living.”

- Use direct deposit. If you don’t have it in your hands, you’re less likely to spend it.

- Make up games. Every time you get a \$5 bill back in change, keep it instead of spending it.

- Whenever you get unexpected or “extra” money (your tax return for instance) stash it.

- Look for deals but don’t buy unnecessary items.

- Throw out the catalogs; they only entice you to buy.

Use the free online calculators at [www.afswebsite.org](http://www.afswebsite.org) to help you with your savings plan.

AFS members enjoy access to a variety of money and time-saving benefits, including advice from small-business consultants and CPAs. For more information call toll free 1-800-492-1016.