

RETIREMENT SUPER SAVER *Secrets*

10 Smart Ways to Boost Your Savings

01

Save without thinking:

Automate your savings by setting up payroll deductions or automatic transfers.

02

Save aggressively:

Target at least 10% each month and increase it as you can.

03

Save with a purpose:

Treat your savings contribution as a fixed expense and stick to your goals.

04

Save with a partner:

Find a *trusted financial professional* to review your budget and retirement plan.

05

Save on fees:

Know the fees associated with your accounts and purchases and avoid unnecessary charges.

Time for a change? Switch to a credit union like Suncoast Credit Union and enjoy lower loan rates, higher deposit earnings and more free services. **Click here** to learn more.

06

Save more by paying less:

Focus on paying down high-interest debt (such as credit cards) that eat up your money in interest charges.

07

Save early and often:

Enjoy the magic of compound interest that makes your money grow faster.

08

Save on taxes:

Making investments in tax-deductible or tax-exempt funds can lower your taxable income.

The Suncoast 403(b) account makes it easy with online enrollment and automatic payroll deductions. **Click here** to learn more.

09

Save with discounts:

Use the discounts offered by FEA and your local union all year-round. **Click here** to learn more or visit your union's website.

10

Save creatively:

Negotiate rates on various household expenses like subscription services to minimize spending.



Educators Choice

Financial Guidance & Planning

Powered by  **Suncoast** Credit Union

