

Stuff you should know about **SAVING**



Many millions of people have no or very little savings – if that's you, you're not alone.

You might think you can't save, but here's what you **CAN** do to get going....

1

Tackle debts first

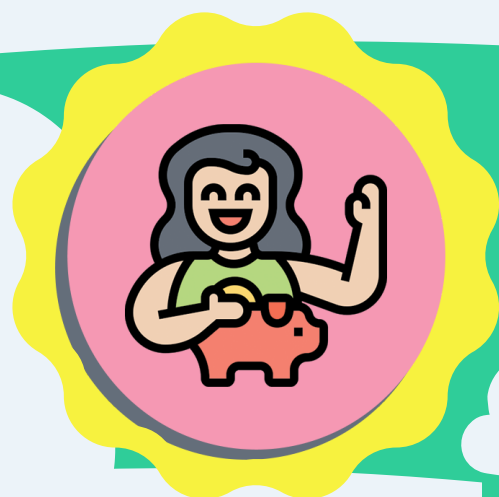
Pay off and consolidate any high-cost credit first. The credit union is a good place to start with this



2

Start small

The most important thing is to get into a habit – get into it and build from there



3

Make payday your saveday

Link savings to income – have savings deducted from pay or set up a standing order for pay day



4

Set a savings goal

Think about realistic goals you can aim for like saving to cover a regular lumpy expense, like Christmas or your car insurance renewal



5

Don't sweat the small stuff

Don't worry too much about interest – interest rate is important but on small amounts of saving it makes only a small difference



**Start your savings habit
- join online today:**

co-operativecreditunion.coop

