

CREATE HEALTHY SAVINGS HABITS

1



SET A GOAL

- Take the Military Saves Pledge to set short-term and long-term savings goals.
- Set up a separate savings account for emergencies at a bank or credit union.
- Pay down and manage debt.
- Save for retirement, automatically, and take informed action regarding the Blended Retirement System (BRS).

2



MAKE A PLAN

- Use a spending plan to spend less than you earn and save the difference.

3



SAVE AUTOMATICALLY

- Set up an allotment from your pay using myPay. Use your banking institution's bill pay system to automatically transfer money from your checking account to a separate savings account.