

## **Saving is as much mental as it is physical.**

### **Adjust your attitude.**

Good money management is an acquired skill. If you think you can't save, then you probably can't. Be determined and stay positive about saving. As you see your savings mount up, this will become easier and easier.

### **Begin with a plan.**

A written plan allows you to check your progress and to get back on track when you find yourself falling off track. Set short-term, intermediate-term, and long-term goals. Being able to see your accomplishments is a great motivator. Start small and work your way up.

### **Be realistic.**

When it comes to saving money, make sure your goals are realistic. Make your goals attainable or you will never save.

### **Be flexible.**

Once you have set your goal for saving, realize that things can and will change. The secret is learning ways to be flexible.

### **Be patient.**

Saving a large sum of money doesn't happen overnight. In fact, it is a lifetime endeavor. You need to accept that it will take time and good planning so as not to become discouraged.

### **Stop competing with your family, friends, and neighbors.**

### **Be satisfied with life.**

Learn how to enjoy life and nature rather than possessions. Being happy in life is far better than buying item after item and not "things".

### **Live within your means.**

Be thankful for what you do have, and learn how to enjoy the financial position you are in. This is where a budget will help you identify the amount of money coming in against the amount of money going out.

### **Start saving NOW!**

There's no time like the present. Find a container right now, empty all your change into it, and put it in a drawer or cupboard. Even if it's a measly penny, you have just started SAVING. From now on, do this every day. Every baby needs to take a first step sometime. This is your first step to saving money.

