



ways to save

Checkmark the items you are going to start doing to save money and get on the road to financial wellness. Don't forget to provide a little bit of proof when meeting with your FORUM Financial Accountability Partner. Visit www.SaveItUpChallenge.com for Challenge details.

- Start clipping coupons or using online coupon codes
- Eat at home as least one more time per week
- Open a Sprout Account for each of your children to begin saving for their future
- Begin using merchant loyalty cards that help you save money where you shop
- Utilize a Rewards Checking account to earn money for signature based debit card transactions
- Turn your heat or air conditioning down/up when no one is home
- Take advantage of FORUM member discounts at local area merchants; visit *Member Perks* on FORUM's website at www.forumcu.com
- Open a CommonCents account to save money every time you use your debit card
- Increase your retirement savings or open an Individual Retirement Account (IRA)
- Sign up to receive FORUM's online **Savings Tip of the Week**
- Enroll in online Bill Pay to help track your payments
- Open a Santa Savings or Weekly 5 Club Account to create regular savings habits
- Post a comment on FORUM's SaveItUp Blog to share your savings tips
- Subscribe to or read an online money magazine or blog
- Other _____
- Other _____