



**DIVISION OF AGRICULTURE  
RESEARCH & EXTENSION**

University of Arkansas System

# Pay Yourself First

**For Financial Security in Life**

*Now & Later*

## Saving Automatically

If you receive your paycheck by Direct Deposit have your financial institution draft a pre-determined amount into your savings account.

If you receive your income by check, make a savings deposit each time you cash a paycheck.

Utilize your credit union to save through payroll deduction.



## Bonus Savings

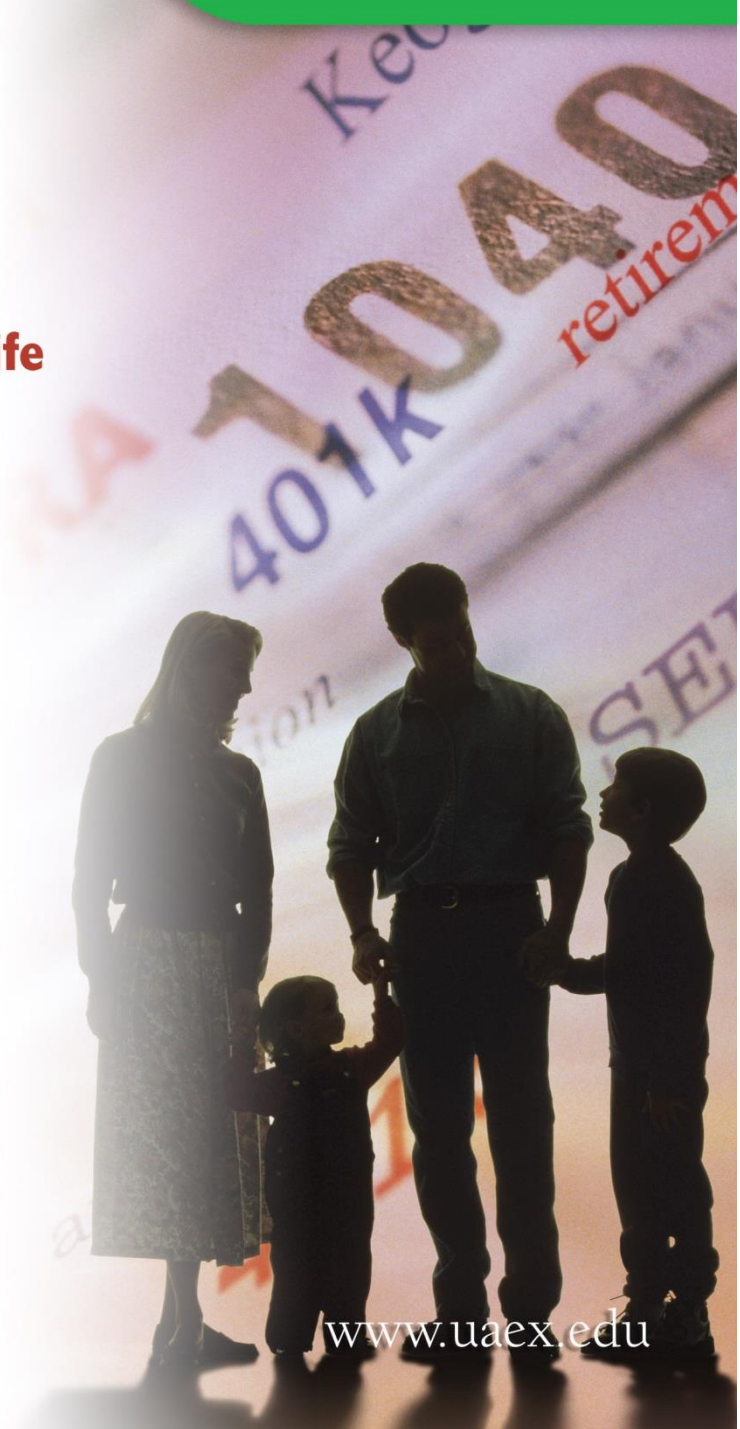
Take advantage of your employer's 401K plan

Consider tax savings of section 125 employer plans

Use your next raise or tax return to make a contribution to a Traditional or Roth IRA

Save your pocket change! A savings of \$25 per month (at 5% interest) can equal over \$2000 in six years.

**CONSUMER ECONOMICS**



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