SMART SAVER 101

So what is being a "**SMART SAVER**?" Let's say you receive $10:

SAVE

10% - Put away **$1** for short or long-term goals uch as buying a new game

SHARE

10% - Donate $1 to a local charity, fund-raiser, or to the less fortunate

INVEST

10% - Grow your money in a savings account and earn simple interest with $1 called dividends

SPEND

70% - Decide how to use the remaining $7 by thinking of your needs vs. wants

EARN. SAVE. SPEND.

"PYF" stands for **Pay Yourself First!** When you receive money, make sure to save some of it **before** you spend it.

Suncoast Credit Union