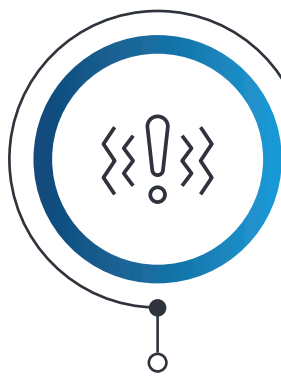
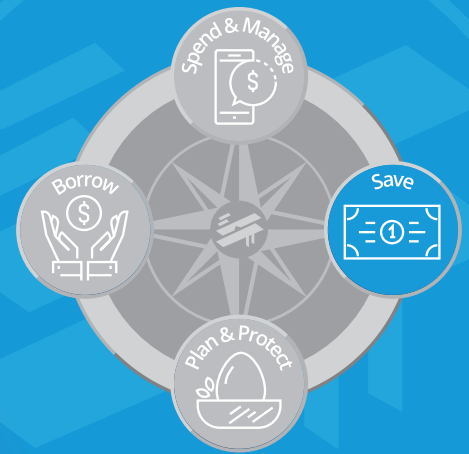


\$SAVE BETTER

NOW. SOON. LATER.

When it comes to saving money, it's helpful to separate it into three categories based on when you plan to use it. We call this the Now, Soon and Later approach. It's a great way to build your savings for today and tomorrow so you can achieve your financial goals. Best of all, you can get started no matter where you are on your Financial Flexibility and Freedom[®] journey!



NOW

Emergency savings that help cover immediate changes to your income or **unexpected** expenses, like:

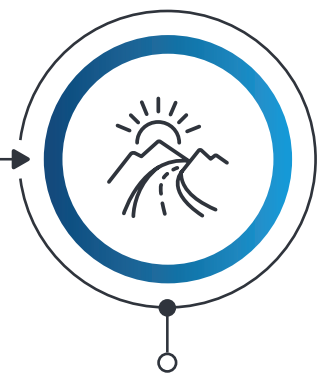
- Sudden or short-term drop in income.
- Unexpected home or vehicle repairs.
- Higher than expected utility bill.
- Spike in the cost of expenses like gas or groceries.
- Emergency room visit.



SOON

Savings for short- to mid-term **expected** expenses and goals, such as:

- Purchasing a vehicle or home (even if you're financing!).
- Saving up for a vacation.
- Routine vehicle and home maintenance.
- Seasonal shopping for clothes or supplies.
- Making annual or semi-annual premium insurance payments.
- Meeting a debt reduction goal.



LATER

Savings for long-term goals and plans, which may include:

- Saving for a wedding or special occasion.
- Extra funding to your retirement plan.
- Major home repairs or renovations.
- Saving and planning for a child's college education.

Tips to Help You Save for **Now, Soon & Later**

Follow these helpful tips when putting together your personal savings plan.

NOW

- Pay yourself first. Make saving an “expense” you pay to yourself every month.
- Automate your savings with WPCU’s Mobile¹ or Online Banking. Schedule small transfers or deposits around your paydays, or on a weekly or monthly basis.
- If there is temptation to spend what’s in your Now Savings, then hide the account from your Mobile and Online Banking view.
- Build and create healthy savings habits even if it’s saving in small increments like \$5 at a time.

SOON

- Try a savings challenge. How much can you save by giving up one extra expense for the week?
- Set up multiple savings accounts to keep your funds separate and name them accordingly (i.e., Christmas Fund, Vacation, Taxes, etc.).
- Save any additional money such as tax refunds, stimulus checks or bonuses.
- Use WPCU’s free Money Management tool to track your progress and stay on top of your savings goals.

LATER

- Start early to help your savings grow over time.
- Work with a professional to identify your long-term goals and how to meet them.
- Contribute to your employer’s benefit plans, especially if your company offers a match program.
- Evaluate your long-term savings plan annually.
- Stay up-to-date with your end of life planning including but not limited to life insurance and identifying beneficiaries.

Wright-Patt Credit Union® (WPCU®) is here to help you save better for all of life’s expected and unexpected expenses on your Financial Flexibility and Freedom® journey!

For more savings account options, tips, tools and resources, visit
[WPCU.coop/Education](https://wpcu.coop/Education).

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For informational and educational purposes only.

Save Better. Borrow Smarter. Learn A Lot! | [WPCU.coop](https://wpcu.coop) | (800) 762-0047

¹ Message and data rates may apply.

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