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Support America Saves Week

America Saves Week, February 24 – March 2, 2008, is an annual effort aimed at reaching individuals to increase awareness on the need to save money, reduce debt and build wealth with a primary focus on financial action. This year, the Georgia Society of CPAs encourages you to support America Saves Week using these 10 easy savings tips:

10 Simple Steps to Save Money Each Day

- Create a long-term financial plan in which you clearly state your goals, such as paying off student loans sooner to avoid high interest rates. Place due date reminders in your email calendar or PDA.
- Prepare a large meal on Sunday evening and enjoy leftovers throughout the week. Bring them for lunch and watch your savings account grow even more.
- Always pay your credit card bill in full each month to avoid interest charges. Choose credit cards with cash back rewards and no annual fees.
- Dust off your library card and watch DVDs for free. Cut down on premium channels or ditch cable all together.
- Consult your health insurance benefits – some of your gym dues may be covered. Or explore local community centers and schools for low or no cost options.
- Stop racking up wasteful ATM charges. Two dollars may not seem like much, but over time it can eat up your hard-earned savings.
- Cut back on buying lattes. Drink your morning cup of joe at home.
- Kick the habit once and for all. Smoking is hard on the wallet and your health.
- Create a budget, pay your bills on time and increase your credit scores. Take advantage of automated withdrawal incentives for paying bills.
- Cut costs by using in-store savings cards. Buy in bulk.