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The Basics of Saving: Assessing and Improving Your Savings

In these tough economic times, many people are taking another look at their family finances with an eye toward saving. The America Saves campaign and its partners offer many resources to help individuals develop better saving habits.

Assess Your Savings

The most successful savers take time periodically to look at their savings plan and evaluate its effectiveness, identify new opportunities to save, and fix shortcomings.

Doing regular assessments of your savings can also help you ensure that you're on track to meet your savings goals, whether those include paying down high-cost debt, saving for a down payment on a home or other asset, or putting money away for a comfortable, secure retirement.

The America Saves campaign offers some of the following tools for savers looking to assess their progress. A twelve-point checklist that allows you to evaluate all aspects of your savings habits, including debt and credit management, retirement savings, net worth, and budgeting and spending plans. Visit www.AmericaSavesWeek.org and click on "**Complete My Savings Checklist.**"

The savings tips posted at www.AmericaSaves.org will help you find money to save by cutting down on food, clothing, medicine and other regular expenses.

For more information on North Carolina Saves, visit: www.northcarolinasaves.org

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Helping North Carolina Families Build Assets

