

Financial Insights

WINTER 2010

Make Your 2011 Savings Resolution

With the holidays, there's pressure to eat, drink, be merry; and spend, spend, spend. Why not start planning for a healthier and more prosperous new year? For many, the list of resolutions starts like this:

- Eat less.
- Exercise more.
- Gain control of my health.

Now, why not do the same to shape up your finances?

- Spend less.
- Save more.
- Gain control of my financial future.

If you commit to a specific goal— saving \$25 a week, for example—you can start making progress toward larger financial goals. Just like any new exercise or diet routine, a budget or savings plan takes dedication and daily reminders to stay on track.

Ready, Set, Goals!

Step 1: Identify long-term and short-term goals. Are you trying to pay off credit card debt? Saving for emergency expenses, a vacation home or your own retirement? How soon do you want to achieve your goal(s)?

Step 2: Make a list of actions you can take to reach your goals. For example, you may choose to save \$25 a week in emergency savings, brown bag your lunch or brew coffee at home more often, or set up automatic transfers or direct deposit into your savings.

Step 3: Make the most of your savings. Thrivent Financial Bank can help you choose a savings account with features that fit your goals. With our online savings assessment

tool, you can select an account based on your answers to five quick questions and compare account features side by side. Get started now at ThriventBank.com/startsaving