



THE IMPORTANCE OF **SAVING**



REGIONS NEXT STEP

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AGENDA

TODAY WE WILL ANSWER THESE BIG QUESTIONS . . .

1. Why is it important to set a goal and save?
2. What can you do to help your money grow?
3. What options are there for saving (types of accounts)?
4. How can you create and implement a savings action plan?
5. What can you do to start saving now (money saving tips)?

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WHY SAVE?





**Pay yourself
first.**

GROW

YOUR SAVINGS



PICKING A SAVINGS ACCOUNT



PREVIOUSLY
PAID
INTEREST

MONEY IN
YOUR
ACCOUNT

DAILY
MONTHLY
ANNUALLY

You earn money on

Interest is compounded

THE RULE OF 72

$$\frac{72}{\div 4.0\%} = 18 \text{ years}$$



1. Open a savings account/product
2. Invest



NAME THAT SAVINGS PRODUCT



**MONEY
MARKET
ACCOUNT**



**CERTIFICATE OF
DEPOSIT**



**STATEMENT
SAVINGS
ACCOUNT**

INVESTMENT IS A LONG-TERM SAVINGS OPTION FOR FUTURE INCOME OR FINANCIAL BENEFITS

How do investments earn money?

- Sell for more than you paid
- Receive dividends and interest earnings





**START SAVING
FOR RETIREMENT
AS SOON AS
POSSIBLE**



**TRY TO
REDUCE OR
ELIMINATE
DEBT**



**CUT BACK ON
UNNECESSARY
EXPENSES**



**PAY OFF YOUR
CREDIT CARD
BALANCES AND
OTHER LOANS**

LONG-TERM GOALS

In an **Individual Retirement Account (IRA)** you deposit money into an account yourself

A **401(k) plan** is a retirement savings plan established by an employer

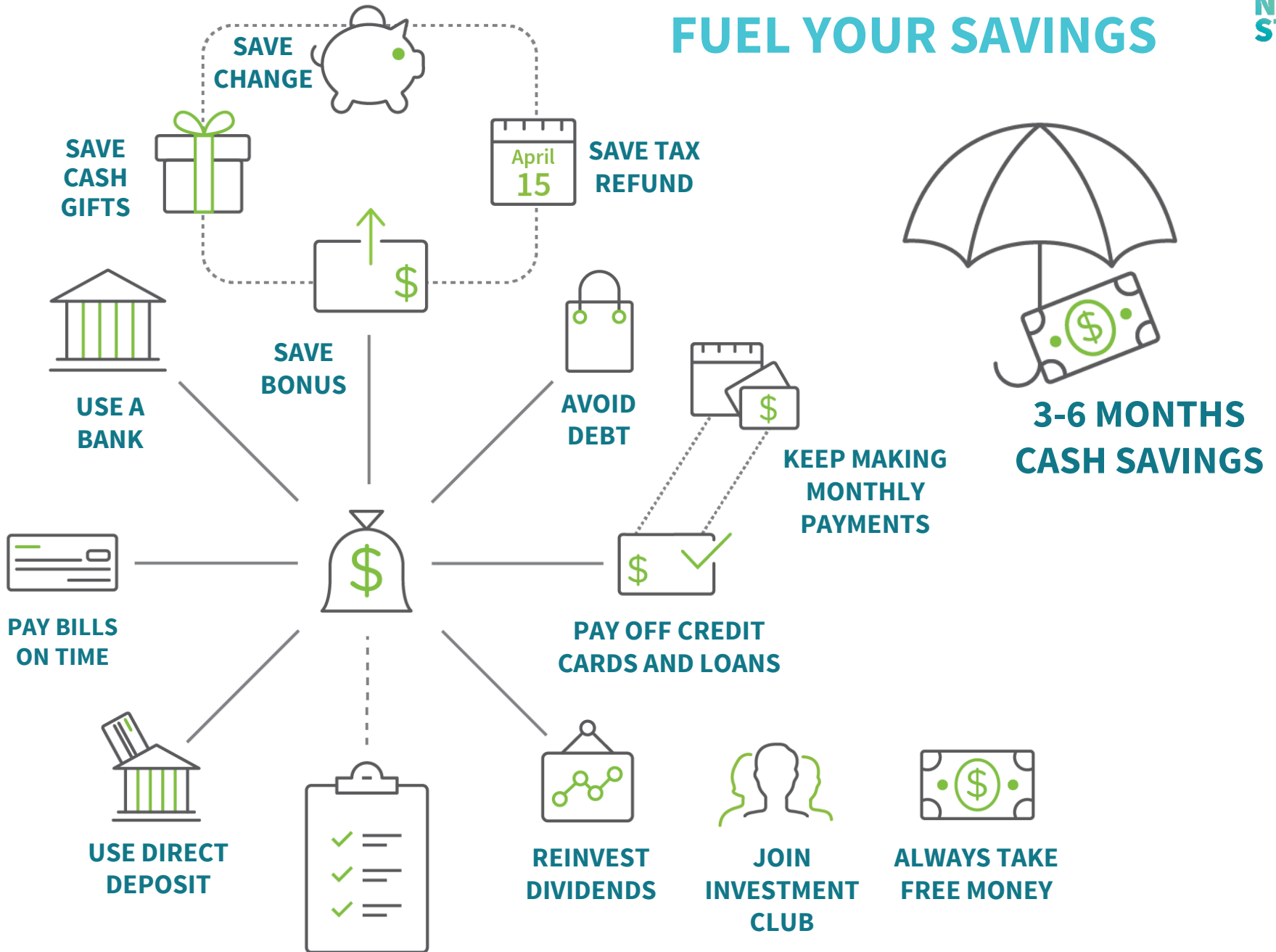


BUT I DON'T HAVE EXTRA MONEY TO SAVE...

**WHAT CAN YOU
DO THIS WEEK
TO SAVE?**

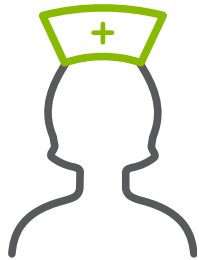


FUEL YOUR SAVINGS



Regions.com/MedicalHardshipCourses

Courses Available Online 24/7



Negotiating Your
Medical Bill



Preventing
Bankruptcy



Managing Out-of-
Pocket Healthcare
Costs



Obtaining Debt Relief
for Medical Debt

CONGRATULATIONS

TODAY, YOU WILL LEAVE WITH:

- A deeper understanding of why it's important to set a goal and to save
- What you can do to help your money grow
- Saving options for long term, medium term, and long term goals
- A savings action plan and money saving tips to start today

Thank you.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

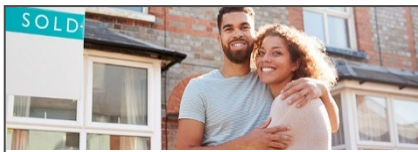
Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



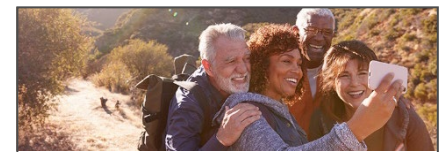
Family Budgeting
& Saving



Navigating
Homeownership



Financial Literacy
for Students



Retirement Saving
& Planning



Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

1

Make an appointment with a Regions banker:

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click “[Make an Appointment](#)”
- Visit any Regions branch

2

Visit the Next Step Financial Learning Center for free, online interactive videos: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStep

