



finding ways to boost your investments

Savvy shoppers know how to find the bargains. So what do they do with all that money they save? Wise shoppers would invest those savings and start building a nest egg that could provide financial security in retirement. After all, a penny saved is a penny earned. And over time, those pennies could add up and help “buy” a more enjoyable retirement lifestyle.

If you're ready to start saving for retirement or want to ramp up your current contribution, but there just doesn't seem to be enough money left over at the end of the month, don't give up. The following strategies could help you manage your money better and free up resources for your investment goals.

- **Start budgeting.** While most of us know what a budget is, how many of us actually use one? A budget can help you chart your cash flow by recording all of your sources of income and your fixed and variable monthly expenses. Once you determine where your money is going using a budget, you can prioritize your needs,

potentially identify expenses that could be eliminated and instead, start setting that aside for your retirement savings.

- **Cut down on credit card expenses.** Avoid using credit cards whenever possible, but if you can't, at least work to pay off your debt. Consider transferring your balances to a card with a lower-interest rate and try to pay at least twice the minimum monthly payment.
- **Watch transportation costs.** Do you really need a brand new car right now? You could save thousands by purchasing one that's just a year or two old and yet still has a warranty. If you purchase a car—new or used—carefully consider whether to finance or lease it. The decision could dramatically affect your monthly expenses.
- **Put your extra cash to work.** Did this year's tax refund, raise or bonus burn a hole in your pocket? The next one doesn't have to. Make plans now to invest it.

- **Cut down on "luxury" spending.** If you only go snowboarding or skiing twice a year, it might make more sense to rent equipment instead of buying the latest model and watching it collect dust the rest of the year. Renting movies instead of paying \$8 or more to see the latest release and bringing lunch to work are other ways you can watch your bottom line without cramping your own style.

It may be difficult at first, but once you start you'll see that a little bit of discipline can make a big difference when it comes to finding the money to pursue your financial objectives.



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