


A pink piggy bank is the central focus, positioned on a large, messy pile of US dollar bills. The piggy bank is a classic shape with a coin slot on its back. The bills are mostly one-dollar bills, fanned out around the base of the piggy bank. The background is a plain, light-colored surface.

8 THINGS

that will trick you into saving

A silver Toyota Santa Cruz pickup truck is shown from the side, partially submerged in a muddy bog. The truck is covered in mud, particularly on the lower half and wheels. The background consists of dry, brownish vegetation. The text "1. HAVE AN END GOAL!" is overlaid in large, white, bold, sans-serif capital letters. Below it, a quote in a cursive font reads: "A goal without a plan is just a wish and will get you nowhere." The truck's side mirror, door handle, and a "SANTA CRUZ" badge on the rear window are visible.

1. HAVE AN END GOAL!

A goal without a plan is just a wish and will get you nowhere.



2. HAVE A TIME FRAME IN MIND.

Don't procrastinate! Give yourself a time frame and stick to it.



3. HAVE A PLAN TO REACH THAT GOAL.
Work out a realistic amount that you can save.

A man with brown hair and a beard, wearing a light blue button-down shirt, is smiling broadly and showing a small, white, folded object (possibly a piece of paper or a small gift) to two friends. The friends, a man in a striped shirt and a woman in a blue and white striped shirt, are looking at him with interest. They are sitting at a table in a casual setting, possibly a cafe or a meeting room. In the background, another man is standing near a doorway, and a poster is visible on the wall.

4. TELL YOUR FRIENDS AND FAMILY.

Those who publicly commit to their goals are more likely to achieve them.



5. DON'T THINK ABOUT IT, AUTOMATE IT!
Automatically set a portion of your pay into your savings account!



6. SAVE MORE IN BABY STEPS.

Start your weekly savings small and then increase it each pay day.

A bald eagle is shown in flight against a clear blue sky. The eagle is positioned on the left side of the frame, with its wings spread wide. It is carrying a large fish in its talons. The eagle's head is turned towards the right, and its yellow beak is visible. The text "7. ALWAYS HAVE THE OPTION TO OPT OUT." is overlaid on the image in a white, bold, sans-serif font.

7. ALWAYS HAVE THE OPTION TO OPT OUT.

Maintain your freedom of choice to trick your brain with this tips.

A photograph of a dark, rocky tunnel under construction. A yellow excavator with the name 'MICHEL' on its arm is visible on the left. Large concrete pipes are stacked on the right. The tunnel is illuminated by several bright lights, creating a sense of depth and perspective.

8. REVIEW YOUR PROGRESS.

Review other ways to make sure you reach your goal.

Click here to view the infographic version.

Helpful tips...

WHAT GOOD SAVERS DO:



**LIVE AT HOME/
WITH PARENTS**



DON'T SPLURGE
on luxury items.



**LIVE WITHIN
MEANS**



**HAVE A CLEAR
BUDGET**



**HAVE CAREER
GOALS**



NO DEBT



NO CHILDREN

Helpful tips...

WHAT BAD SAVERS DO:



RENT



EDUCATION



DON'T BUDGET

no discipline
or no skills in
managing finances.



**IMPULSE
BUYING ON
LUXURY ITEMS**

(new car, TVs,
jewellery, holiday).



**HIGH COST
OF LIVING**



**MULTIPLE
UNSECURED
DEBTS**



CHILDREN





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