

# Heart-to-Heart

## SAVINGS CHALLENGE

Color in a heart each day you save and watch your small steps add up to a stronger emergency fund.

Make February a month of love—one heart, one day, one deposit at a time.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

EASY WAYS  
TO SAVE  
**\$14**  
PER DAY

Skip one coffee or lunch out

Pack snacks instead of buying on the go

Sell an item you no longer use

Call providers to lower costs for internet, phone, or insurance

Review monthly streaming subscriptions and cancel what you no longer need

Move \$14 from checking to savings daily or set a weekly \$98 auto-transfer

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