

Growing Your Savings



THE SMARTEST WAY TO REACH YOUR FINANCIAL GOALS FASTER

Saving is tough, especially on an educator's salary. Just as in the classroom, you have to be focused and consistent. Find out how you can be a strategic saver and start building a game plan to help you achieve your long-term saving goals and dreams at: [neamb.com/reach-your-goals](https://www.neamb.com/reach-your-goals)



6 Simple Steps to Build a Stress-Free Budget

Can creating a budget actually reduce your stress? The short answer is yes. By taking control of your money, you'll gain a money road map to follow, especially if you're living on a 10-month salary schedule. Get started on a stress-free savings program at: [neamb.com/6-simple-steps](https://www.neamb.com/6-simple-steps)



How to Reduce Your Monthly Bills

Check out your recurring monthly expenses. Your cable TV service and cellular phone bills may be good places to start — you may be able to negotiate lower prices with your current providers. Get more money-saving ideas at: [neamb.com/reduce-bills](https://www.neamb.com/reduce-bills)

Text SAVE to 73915 to download a copy of this page to your phone.

DID YOU KNOW:

Experts advise having anywhere from 3 to 9 months' worth of living expenses set aside for an emergency.¹

4 Ways to Boost Your Budgeting Sense

If you're feeling stressed about where the money is going, you're not alone. According to experts, very few people actually track their expenses. Get proven tips for tracking, budgeting and planning your finances at: [neamb.com/4-for-budgeting](https://www.neamb.com/4-for-budgeting)



Other Helpful Topics:

6 Unexpected Expenses You Need to Prepare For: [neamb.com/6-to-prepare](https://www.neamb.com/6-to-prepare)

What's It Worth to Reduce My Spending? [neamb.com/whats-it-worth](https://www.neamb.com/whats-it-worth)

nea Member Benefits

¹ "How to Reach Your Financial Goals Faster," <https://www.neamb.com/personal-finance/how-to-reach-your-financial-goals-faster>, accessed on 5/9/2019