AMERICA SAVES | AUTOMATIC SAVING DECISION TREE

Are you currently employed?

NO → **Are you still able to save monthly?**

- **YES** → Ask your financial institution to set up a monthly automatic transfer from your checking to savings account.
- **NO** → The America Saves **Spending and Savings Plan Tool** is a resource meant to help you get a clear view of your finances. This allows you to know where you are and what choices you can make to support your saving goal!

YES → **Do you know what you're saving for?**

- **NO** → A great way to start is by taking the **America Saves Pledge**! Those with a savings plan are twice as likely to save successfully. So set a goal and then make a plan to start saving automatically.
- **YES** → **Do you have a clear view of your finances?**

- **NO** → The America Saves **Spending and Savings Plan Tool** is a resource meant to help you get a clear view of your finances. This allows you to know where you are and what choices you can make to support your saving goal!
- **YES** → **How will you save automatically?**

Auto transfer

Direct your bank or credit union to automatically transfer a fixed amount of money into your savings account every time your paycheck is deposited.

Split Deposit

Instruct your employer to direct a certain amount from your paycheck each pay period and transfer it to a retirement or savings account (or both). Traditionally, you can set this up using your employer's direct deposit. Ask your human resources representative for more details.