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# How to Build Up Your Savings



Do you have a savings account? Does it have more than the minimum in it? If not, you probably need help bulking it up. Here are some suggestions for giving your savings account some real muscle.

If your checking account is the way that you pay your bills, then your savings account is the back-up in case of trouble. Having money in both is almost a necessity these days. Now, here are ways to get going.

**Talk to your family** – Kids are quite resourceful. They can think about ways that they can help increase your savings account. Take all suggestions, no matter how silly they may sound. It just might work.

**Use a piggy bank** – Kids aren't the only ones who get to save their pennies. Here's a thought: Pay with cash. Each night, empty your pockets of the change you have left over and put it in a jar. Avon makes money counters with a digital readout to let you know how much money you have amassed. Make it a game. Let the kids scavenge the house for loose change to put in their jars. Once a month, take them to a coin machine and cash it in. You can add the booty to the savings account.

**Pay off your debt** – Everyone would love to do this. As you pay off a credit card or a car, add the monthly amount to your savings account. Pretend that you don't have the extra money so you can beef up your savings.

**Create extra money** – There are ways to squeeze money out of your expenses. For one, pack your lunch. Lunch containers these days are insulated and also contain ice packs. You and your kids can carry them instead of buying lunch each day. In one week you can save about thirty dollars with a family of four.

**When you get a raise at work**, say thank you and pretend that you didn't get it. Place the increase in your savings account. In fact, have it transferred to your savings account on payday so you don't even miss it.

**Find alternative income streams** – Kids are great here too. They may want little jobs to make money. If they like to be outside, encourage them to mow lawns, help elderly neighbours or even rake leaves to get some extra money. For parents, how about selling on eBay? Maybe you have some antiques or duplicates of items at home that are just collecting dust. Someone out there may pay a good price to own them.

Are you trying to build up your savings? You can get started with these suggestions. Maybe you already have a few thoughts of your own to add.

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