

**The Post Rock Connection**  
**Post Rock Extension District #1 Family and Consumer Sciences Column**  
**Month of February 2021**  
**By Brenda Langdon, Family Resource Management Agent**

**America Saves Week**

America Saves Week is an annual celebration and call to action for everyday Americans to commit to saving successfully. America Saves Week is February 22-26<sup>th</sup>.

The Post Rock Extension District is a partner organization and is encouraging its communities to take a moment to focus on the importance of emergency savings and saving automatically. In an effort to better prepare for the unexpected.

**Save Automatically** – The easiest way to save – is to save automatically. It doesn't matter how much or what you're saving for, when you make the smart decision to have a portion of your income automatically deposited into a savings account, you have increased your chance for success.

**Save for the Unexpected** – The past year has taught us that we have to be as prepared as possible for the unexpected. While we may have future savings goals, having an emergency fund to support present unaccounted for needs, like a car breakdown, dental bill or even a last-minute fun treat should be a top priority.

**Save to Retire** – It's never too soon to prepare for retirement. In fact, the earlier you start to prepare the easier it is to save. It's good to focus on the importance of setting aside time to understand your retirement needs.

**Save by Reducing Debt** – By paying down your debt, you are saving. Actively reducing debt means you're saving on interest and avoiding late fees.

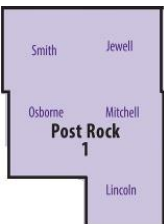
**Save as a Family** – Get your family involved with your saving plan by brainstorming ways to cut expenses in order to free up money to put toward your saving goals. Explore low-and no-cost activities you can do together

as a family. Consider selling rarely used books, toys, clothes and other items in a garage sale or other marketplace. Involve children by:

- Encouraging them to be aware of their energy and water use by turning off lights and electronics when not needed and by turning off the water when brushing teeth and taking showers.
- Think about things that the family regularly spends money on and talk about if the family stills wants or needs the items or if they can select cheaper alternatives or perhaps do without them.
- Teaching them to comparison shop and choose generics or use coupons when it makes sense.
- Including children in trips to your financial institution (or an ATM) to deposit or transfer money into a saving account makes the process real.


With so many Americans still reeling from the financial crisis caused by Coronavirus, it is important to collectively take a look at your finances, recognize where we are currently, where we want to be, and start planning to get there – even if it’s just a little bit at a time.

*The Post Rock District of K-State Research and Extension serves Jewell, Lincoln, Mitchell, Osborne, and Smith Counties. Contact Brenda at [bklangdon@ksu.edu](mailto:bklangdon@ksu.edu) or by calling 785-346-2521. Stay connected with “Post Rock Extension” on Facebook, Twitter, Instagram, and YouTube. Our website is [www.postrock.ksu.edu](http://www.postrock.ksu.edu).*



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