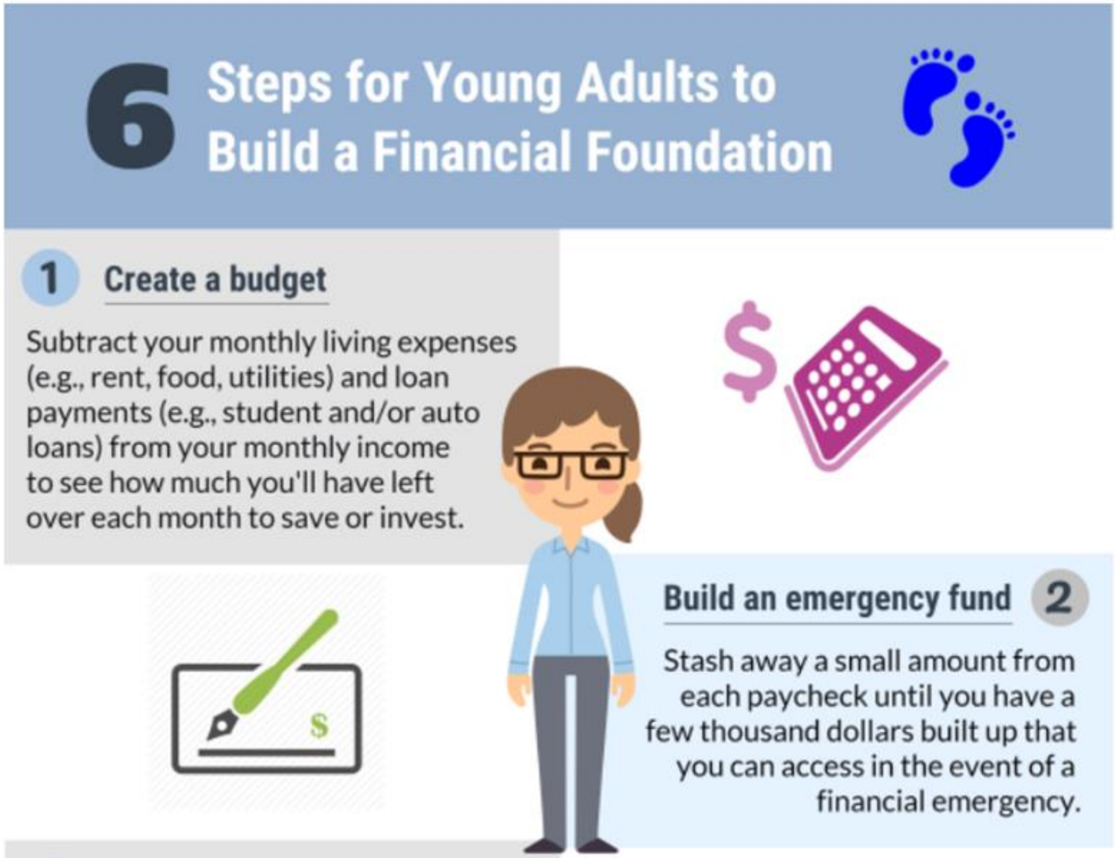

***Tip A**: You cannot afford to not have an Emergency Fund. Start by putting away a small amount, $25 out of each paycheck. Set up a separate Emergency Savings Account with your bank. Fill out a Direct Deposit form that puts a set dollar amount or a percent of your paycheck into this account automatically. Once you reach a goal – increase your goal and look at bumping up the dollar amount. Because this is automatic and you don't see it – you won't miss it.*

***Tip B**: Also set up another Savings account for Planned Purchases. Maybe you want to save for a car, a vacation, your education or your children's education. Whatever it is – it's easier to buy those items if you put a little away each month.*

***Tip C**: One of the best ways to build up your retirement fund is to take advantage of any Employer Match. Reach-Up has an excellent match – they will match half of what you contribute - up to 9% of your salary. If you have a spouse – check if their company also matches. Starting in your 20's makes all the difference – even if it's a small amount.*

***Tip D:** Know how much you pay in interest over a year. Paying interest is like throwing your money in the garbage. Although most people will need to borrow money at some point in their lives – it's important to know how much it costs you. Whenever possible – pay off more than the monthly payment and see how quickly the interest portion decreases.*