

57%
of those
saving for the
future feel
optimistic!

SCIENCE SAYS SAVING MAKES YOU HAPPIER

Hopeful **Optimistic** **Calm** **Confident**

Neuroscience confirms that those who save for the future exhibit these feelings more than those with no savings²

NO SPARE CASH?

Cut back a little and save over **£25 a month**

5 coffees
+
 1 takeaway
+
 1 bottle of wine

£2.20⁴

£9.00⁵

£6.99⁶

WHICH? RESEARCH REVEALS THAT SUCCESSFUL SAVERS SHARE 3 HABITS³

1

They save every month, not 'most' months

2

They keep savings separate from other money

3

They save for 'the future', not a specific goal

Why it works

It makes a significant difference to the amount you build up

You're less likely to dip into it unless you really need to

If you save for a specific purpose, you'll stop saving when you reach your goal. And you'll spend the money

Why not try

- Creating a direct debit from your current account to a savings account
- Timing it to go out as soon as you're paid – you'll soon get used to living without it

- Opening a 'rainy day' savings account
- Moving any money left at the end of the month into it straight away so you don't spend it

- Focusing on the emotional benefits, rather than tangible ones: a savings buffer gives you peace of mind
- Saving for specific shorter term goals alongside your longer term pot for the future



Saving even a small amount every month can add up over time and could earn interests or bonuses too. Not only that, you'll feel more positive – **it's a win/win strategy!**

Sources: ^{1,2} Standard Life Saving in Mind ³ Which: The three habits of successful savers ⁴ Daily Telegraph ⁵ VoucherCodes.co.uk ⁶ Cost of living in the UK Jan 2015, Numbeo