

**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 savings<sup>2</sup>

## NO SPARE CASH?

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



**5 coffees**

+



**1 takeaway**

+



**1 bottle of wine**

## WHICH? RESEARCH REVEALS THAT SUCCESSFUL SAVERS SHARE 3 HABITS<sup>3</sup>



They save every month, not 'most' months



They keep savings separate from other money



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