## Nancy,

Summer is coming to a close, but why not jump start your savings to kick off fall? We are giving you a nudge in that direction with a 3-month, 1% Contribution Challenge.

#### What Challenge?

Challenge yourself by increasing your retirement contributions by **just 1%** of your pay from September through November. You might just find it's easier than you thought and keep your increase after the challenge is over.

## But I've Got Bills!

A 1% increase is only about \$1 a day if you make \$40,000 a year. Simple swaps can help you get by.

Skip pricey coffee, snacks and sugary drinks. Pack your lunch. Check out DVDs and books from the library. Take public transportation or carpool a couple of times. Put a streaming service on hold. Keep it simple.

Got other ideas? Send them to us and we'll share them.

### I'll Consider It...

Hesitation and procrastination are enemies of progress. It's just 3 months—you can do it!

## What if We Sweeten the Pot?

We're offering 150 Virgin Pulse Points for your commitment to the challenge.

## How Do I Sign Up?

Visit <u>here</u> to accept our challenge. The deadline is August 15—sign up today!

a general agency of The United Methodist Church







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