

# MONEY MANAGEMENT



## Summer Savings Tips

(NAPSA)—With summer here, many consumers look forward to unwinding and enjoying the warm weather with family and friends. Whether it's hosting a barbecue, lying out at the beach or going on weekend trips, consumers are looking for an escape during the summer months.

Bank of America says there are simple ways consumers can set aside the stress of finances as well and put themselves in a position to save this summer. Julie Morgenstern, author of "When Organizing Isn't Enough: SHED Your Stuff, Change Your Life" and an expert on organization and time management, indicates that summer is a good time to get into a financial routine.

"The first step is to shed the bad financial habits that keep you from saving valuable time and money," Morgenstern says.

To ensure consumers enjoy their summer without the worry of finances, here are some tips that can help you stretch your money without feeling the guilt:

**Find reasonably priced escapes.** You don't have to travel the world or spend a fortune to get a vacation. Try changing your environment and surroundings to gain a new perspective. Whether it's a meal in a restaurant with an exotic cuisine, a drive to the countryside or anything different in your day-to-day routine, these small changes can provide the fresh perspective you desire.

**Picture the life you want!** While you're relaxing on the beach or sitting on your patio deck this summer, reflect on the life you want to obtain. Through visualizing the life you want to live, you can more



easily set a course to make it real. Do you crave more security, wealth or less stress? Start by changing your self-image and habits. If money matters are a leading stress factor in your life, start picturing yourself as a saver and take the steps necessary to make it happen.

**Save while you spend.** Making small-item purchases throughout the summertime can add up to big spending. Look for opportunities to save. Use coupons or sign up for a simple savings program where you can save while you spend, like Keep the Change® with Bank of America, which automatically rounds up every check card purchase to the next whole dollar and transfers the difference from your checking account into your savings account. The bank will then match 100 percent of your Keep the Change savings for the first three months after you enroll, and 5 percent thereafter, up to a maximum total of \$250 a year. Customers have saved \$1 billion since the program began. Now, that's savings that really does add up!

For more information, visit [www.bankofamerica.com](http://www.bankofamerica.com).