

America Save Research



Only **5 out of 10** American households have a **savings plan with specific goals**



Only **4 out of 10** American households have a **spending plan that allows sufficient saving**

The Key to Successful Savings

Set a Goal. Make a Plan. Save Automatically.

Those with a plan are **2X as likely** to:

1. Spend less than they earn and save the difference
2. Have sufficient emergency savings
3. Be saving enough for retirement

Than those without a plan

Almost Everyone Can Save



Set A Goal – more likely to succeed



Make A Plan – twice more likely to succeed than those who do not*



Save Automatically – pay yourself first