risetotheChallenge

Stack Your Cash Challenge

Week 5: Make Saving Money Simple (and Automatic!)

While saving money can feel challenging when everyday expenses come first, it doesn't have to depend on large amounts or big changes. This week is focused on making saving easier by keeping it consistent and automatic. When money is set aside on a regular basis—without needing to think about it each time—it becomes a simple way to build progress over time. You stay in control by choosing what to save and when, and the rest happens in the background.

Effortless Ways to Build Your Savings

Ready to make saving easier? A few simple shifts can help your savings grow faster—starting today and building over time.

- **Set yourself up for success**: Set up an automatic transfer so a set amount moves into savings on a regular schedule.
- **Round-up your spending**: Use bank or app features that round purchases to the nearest dollar and save the difference.

Money Move of the Week

Research shows that people who **automate their savings save 2-3x more** than those who transfer money manually.

- **Separate your savings account**: Keep savings in a different account to reduce the temptation to dip into it.
- **"Pay yourself first" mindset**: Treat savings like a non-negotiable bill you always pay first.
- **Put unexpected money** (like cash-back, rebates, or refunds) straight into savings instead of spending it.

Keep saving simple and automatic—those small, regular deposits quietly add up into real progress over time.

Additional Resources to Help You Save

Take a moment to put your savings habits into practice by completing the activities below to help you stay consistent and build stronger financial habits over time.

Use your Stack Your Cash Tracker to set aside your savings amount and keep building your progress.

Please note: Stack Your Cash Savings Trackers are available in the Welcome email or on the Serco Wellbeing Website.

Complete the optional bonus activities to boost your progress.

- **Bonus Activity**: Read the article Saving Automatically article.

Questions?

Need help or have questions about the challenge?

Email the Wellbeing Team at wellbeing@serco-na.com - we're happy to support you!

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