

UNH Cooperative Extension Offices

Belknap County Office

111 A & A Streets, Laconia, NH 03246
Phone: 527-5475 / FAX: 527-5477

Carroll County Office

73 Main Street, P.O. Box 1480
Conway, NH 03818
Phone: 447-3834 / FAX: 447-5192

Cheshire County Office

800 Park Avenue, Keene, NH 03431
Phone: 352-4550 / FAX: 358-0494

Coös County Office

629A Main Street, Lancaster, NH 03584
Phone: 788-4961 / FAX: 788-3629

Grafton County Office

3855 Dartmouth College Hwy
North Haverhill, NH 03774
Phone: 787-6944 / FAX: 787-2009

Hillsborough County Office

329 Mast Road, Goffstown, NH 03045
Phone: 641-6060 / FAX: 645-5252

Merrimack County Office

315 Daniel Webster Hwy
Boscawen, NH 03303
Phone: 796-2151 / FAX: 796-2271

Rockingham County Office

113 North Rd., Brentwood, NH 03833
Phone: 679-5616 / FAX: 679-8070

Strafford County Office

268 County Farm Rd., Dover, NH 03820
Phone: 749-4445 / FAX: 743-3431

Sullivan County Office

24 Main Street, Newport, NH 03773
Phone: 863-9200 / FAX: 863-4730

The University of New Hampshire Cooperative Extension is an equal opportunity educator and employer. University of New Hampshire, U.S. Department of Agriculture and New Hampshire counties cooperating.

Do you have a personal plan to reach your financial goals?

Look inside to learn more...

The University of New Hampshire

Cooperative Extension provides New Hampshire citizens with research-based education and information, enhancing their ability to make informed decisions that strengthen youth, families and communities, sustain natural resources, and improve the economy. As a University outreach program, we have a network of professional Extension staff located in all ten New Hampshire counties. Our staff works with local volunteers and specialists on the UNH campus to design and conduct educational programs that meet societal, environmental and economic needs.



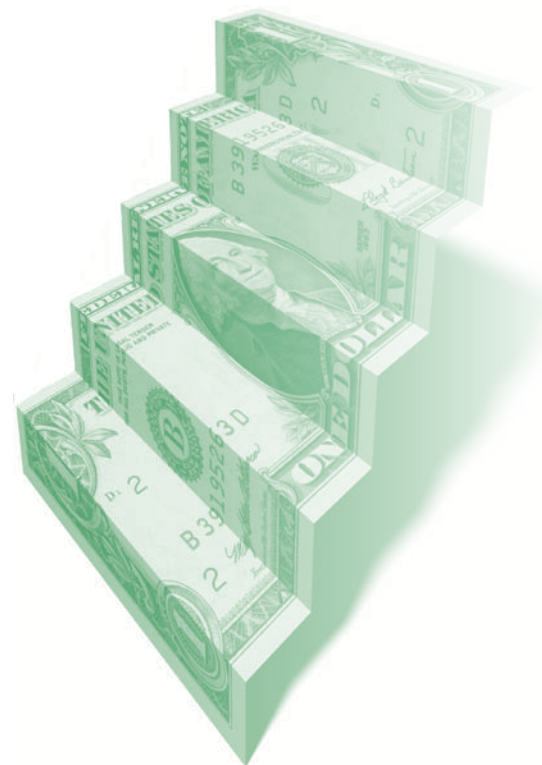
The New Hampshire Banking Department

is responsible for the general supervision of all New Hampshire-chartered financial institutions. These institutions include commercial banks, fiduciary trust companies, mutual savings banks, guaranty savings banks, cooperative banks, merchant banks, and credit unions. The Department is also charged with the licensing and supervision of non-bank mortgage lenders, brokers and originators, money transmitters, mortgage loan servicers, retail sellers, sales finance companies, small loan, title loan, payday lenders and debt adjusters.



Reach Your Goals by Saving Small Amounts

Take small steps to achieve your savings goals



My Personal Plan To Reach My Goals

Start by taking SMALL STEP^S – It all ADDS UP!



Write down your savings goals:

Examples: Emergency fund, vacation cash,
college, house, big screen TV, etc.



Write down what each goal will cost:

Add up what you think you'll need for new tires, holiday presents, dental work, college education, down payment for a house or vacation cash.

Goal #1 _____

Goal #2 _____

Goal #3 _____



Set a date to reach each goal:

Amount to save every week/month:

___/___/___ ___/___/___ ___/___/___

\$ _____ \$ _____ \$ _____

Example: I need \$300 in six months to pay for new tires. Divide the amount you need by the number of weeks or months and calculate how much to save to reach the goal (\$300/6 = \$50/month, or \$300/24 = \$12.50/week).



How will I save the money?

Find the small leaks in your spending plan and keep more of your cash.

Examples: Add a dollar a day to a coffee can, save your change, put \$10 each week in an envelope and deposit it into your savings account every week/month. Also consider direct deposit from your paycheck into your savings account.



CELEBRATE! You have achieved your goal and have created a savings habit!

Mark your calendar and make those deposits.

Pin this up on your refrigerator.

Stick to your plan and reward yourself for Saving!



FOR OTHER IDEAS, go to the **Managing Money** section of <http://extension.unh.edu> to get a copy of "Developing A Spending Savings Plan" To learn a

TIPS for Reaching Goals:

- ✓ Involve all household members – talk about what's important
- ✓ Make your goals specific – how much is needed and when.
- ✓ Prioritize your goals – have a PLAN
- ✓ Be realistic – list income and expenses
- ✓ See where you can cut costs
- ✓ Set a timeline for each goal
- ✓ Pay yourself first
- ✓ Set up automatic savings like payroll deposits
- ✓ Post your goals where you will see them, like the refrigerator door
- ✓ Review and update your PLAN