

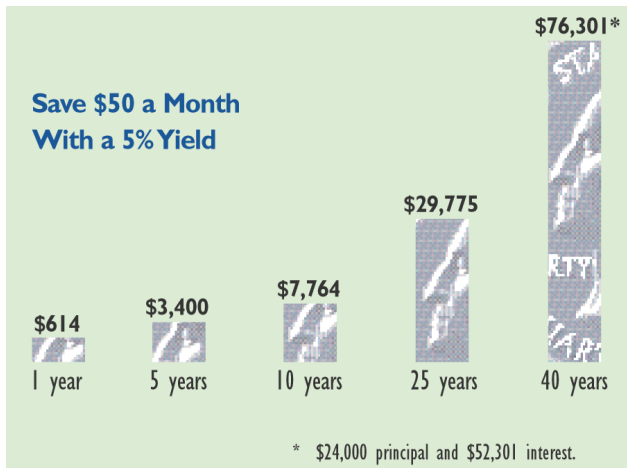
Watch Your Savings Grow

The "Miracle" of Interest Compounding

Few people get rich from their wages alone. But by taking advantage of the "miracle" of compound interest — earning interest on your interest — almost anyone can reach long-term financial goals.

By saving as little as \$50 a month, you can build considerable savings.

The chart below tells the story.



Finding Money to Save

Tip	Monthly Saving
1. Save 50 cents/day in loose change	\$15
2. Cut soda consumption by 1 liter/week	6
3. Eat out 2 fewer times/month	30
4. Cut cigarette consumption 2 packs/wk	32
5. Pay credit card bill on time & avoid late fee	25



**Become
a
VT Saver**

CIO

Consumer Interest Organization

Primary Business Address
Your Address Line 2
Your Address Line 3
Your Address Line 4
Phone: 555-555-5555
www.ciowebsite/vtsaves
E-mail: someone@example.com

Consumer
Interest
Organization



Build Wealth, Not Debt

Become a VT Saver
www.cio.hosting.vt.edu
www.americasaves.org

Virginia Tech is one of 4 colleges chosen by the **America Saves** national campaign to help people to save money and build wealth.



Contrary to popular belief, it is possible for low and middle income families to build wealth and save for the future; it is just a matter of knowing how.

Spenders and savers exist in all income classes, and even those at the bottom have the ability to save.

Overall, the goal of **America Saves** and the goal of **VT Saves**, is to help America do just that—save and plan for a brighter future.

Saving

Building wealth starts when you set a goal and make a plan to reach that goal. Whatever goal you choose learn about proven strategies and get simple tips on the best way to save.

Why \$ave?

- **Student Season Tickets**
- **Spring Break**
- **Parking Violations**
- **College Expenses**
- **Game day tailgates**
- **Automobile Expenses**
- **Loan down payments**
- **HD-TV**



- **Bar Nights**

Who is a VT \$aver?

A **VT \$aver** is anyone who agrees to work toward a savings goal such as a spring break trip, school tuition, or even debt repayment. **VT \$avers** set monthly savings goal of as little as \$10 and then save that amount or more each month.

How will I benefit from becoming a VT \$aver?

- Achieve your goals
- Celebrate your success during **America Saves** week
- Be a successful financial planner
- Others?

What will it cost me to be a VT \$aver?

- Time and energy to set goals
- Discipline toward your goals.

VT Save\$ will assist you in saving money and reaching your personal goals. It will be your responsibility to select an account, make a deposit in this account each month (or make a debt payment), report your savings, and celebrate your success!

Who controls my savings account?

You do! You set your payment plan. You open an account in your name. **VT Save\$** provides advice, support and encouragement in partnership with your bank or credit union.