**Utah Saves: An incentive to get you on the right financial track**

Back in January, when you made the decision to save more money in 2018, you may have thought you could go at it alone.

Since you are the one that spends your money, you would be the one to save it, doing it on your own, with help from no one, you thought. You may have even believed there is no need for help when it comes to saving money.

Nothing could be further from the truth.

Through the help of the Consumer Federation of America, “America Saves” – and its local initiative “Utah Saves” – encourages people to save their dollars in 2018, but through a community effort.

“Think of us as your own personal support system,” the America Saves website states.

The Utah Saves website promotes the same concept, encouraging Utahns to take a pledge not only to save dollars throughout the year, but to transform their financial lifestyles.

Participants will receive updates, tips, reminders and other information from the America Saves campaign team to give them what they need to know to save successfully.

Follow Utah Saves on twitter and Facebook and participants will learn more about how to save successfully. They can also join the community of savers who have the same challenges as they do.

Both websites also share success stories from people across the country who overcame obstacles – divorce, layoffs, aging parents and more – to save money toward their goal.

With an America Saves Week, scheduled for Feb. 26 through March 3, people across the country can learn more about successful savings, with nonprofits across the nation focusing on daily themes such as saving for retirement and saving for an emergency.

“With more societal encouragement and support, more Americans will be persuaded to set a goal, make a plan, and save automatically,” The America Saves Week website promotes. “The week is an annual opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status.”

Most Americans believe they need to save more money, but few meet that goal. As reported in Forbes Magazine, USA Today, Money magazine, and The New York Times from the 2008 recession through today, Americans simply do not believe they have the money to save.

As such, America Saves – as well as Utah Saves – is a campaign to encourage everyone to see where they can save cash each month.

The first step is to determine a goal; what are you planning to save for?

The second step is to create budget and, of course, stick to it.

The remaining steps are to make those deposits into your savings account happen.

From beginning to end, America Saves and Utah Saves are there to provide with the push you need to stay motivated and to overcome the challenges that will come your way.

You can make your savings dream come true in 2018, if you realize a community is there encouraging you to do the same.

You don’t have to do this alone. The Utah Saves campaign is available, waiting for you to use their help to achieve your goals.

Take the pledge today.

Visit <https://americasaves.org/local-campaigns/utah-saves> to learn more.

*Information from America Saves and Utah Saves.*