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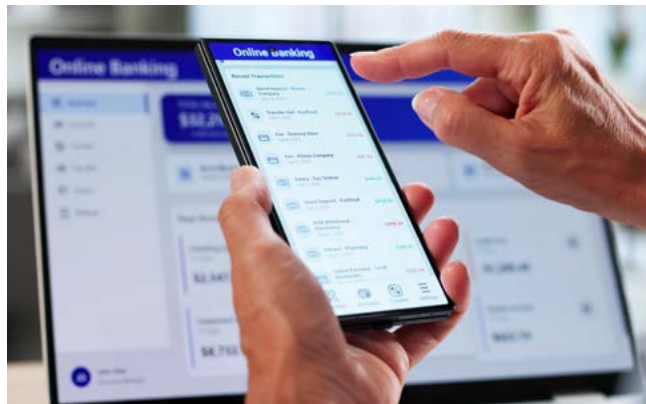
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ACTIVITY

Saving Strategies

What + Why: Learn which money moves protect your future from your present.

Saving sounds simple—just set money aside—but real life makes it complicated. Stress, social pressure, irregular income, and easy spending can quickly undo good intentions. That's why people use specific saving strategies to protect their goals. In this activity, you'll analyze how one strategy works in the real world and determine when it helps—and when it might fall short.

**Instructions:**

1. In your group, review your chosen saving strategy:
 - a. **Automation:** The use of systems or tools to move money automatically, such as scheduled transfers to savings.
 - b. **Pay Yourself First:** Setting aside money for savings prior to paying monthly expenses.
 - c. **Separating Saving from Spending:** Savings are placed in a different account or location to reduce access and temptation.
2. As a group, analyze your saving strategy by answering each question.

Be prepared to briefly share your strongest insight about how your strategy changes behavior with the whole group.

Assigned Strategy

☐ Automation☐ Pay Yourself First☐ Separating Saving
from Spending

1. What barrier(s) does this strategy address? (emotional, social, situational)
2. How does this strategy reduce reliance on willpower?
3. When might this strategy not work well?
4. Identify your single strongest insight about how this strategy changes behavior.
(Be prepared to share that one idea and defend it.)