

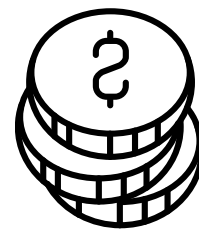
# **\$aving & Thriving**

A GUIDED SAVINGS TRACKER



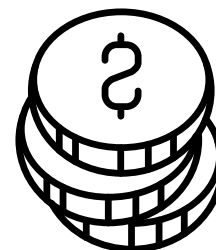
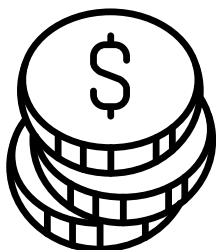
PRESENTED BY:

**JANYCOIS**  
BUILDING COMMUNITY



# TABLE OF CONTENT

Beginner Savings	1
A Coffee Cup A Day	2
Small Bills	3
Shopping Spree	4
Big Trip	5
Types Of Savings Accounts	6
JANYCOIS Affirmations	7

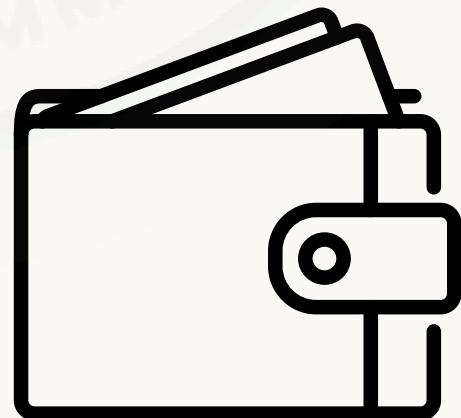


# Beginner Savings

Saving money might seem like a Herculean task, but ***it doesn't have to be as complex as rocket science!***

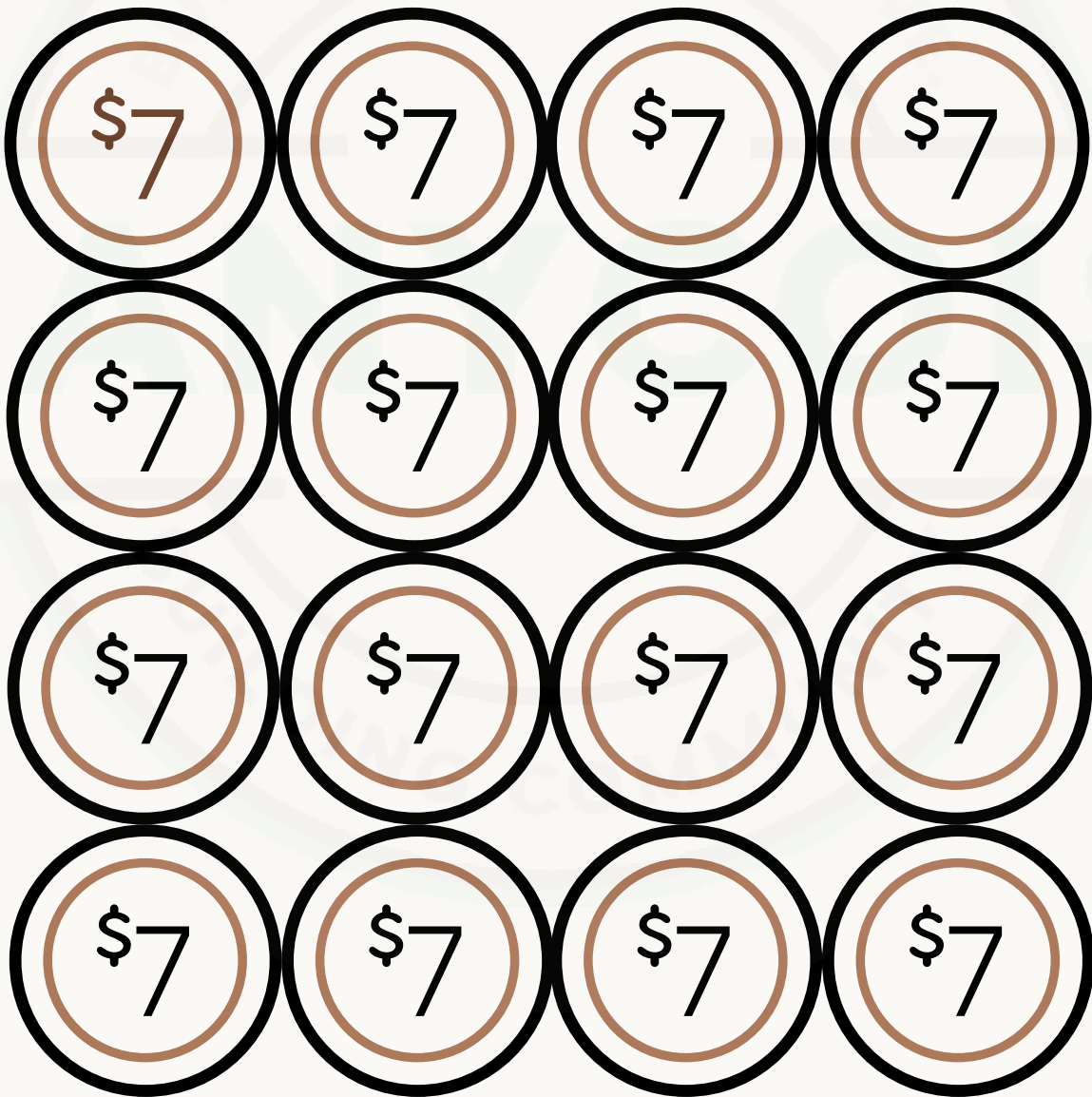
Think of it as simply tucking away a little cash so that your future self can have a happy dance. Start small, like skipping that extra latte or resisting yet another amazon purchase that you'll never use. As those dollars add up, you'll be surprised how quickly your empty savings account transforms into a beautiful sight to see.

Remember, even the mighty oak started as a tiny acorn, so let your savings grow one simple yet smart choice at a time!



# Save “A Coffee Cup A Day”

lets start with a fun challenge save as little as a coffee cup a day and watch how much you can save!



## Save for ***“Small Bills”***

lets help you save for a smaller bill! Just start by saving 20 bucks a day and then you'll be able to pay a small bill like your light or water :)



## Save for a ***“Shopping Spree”***

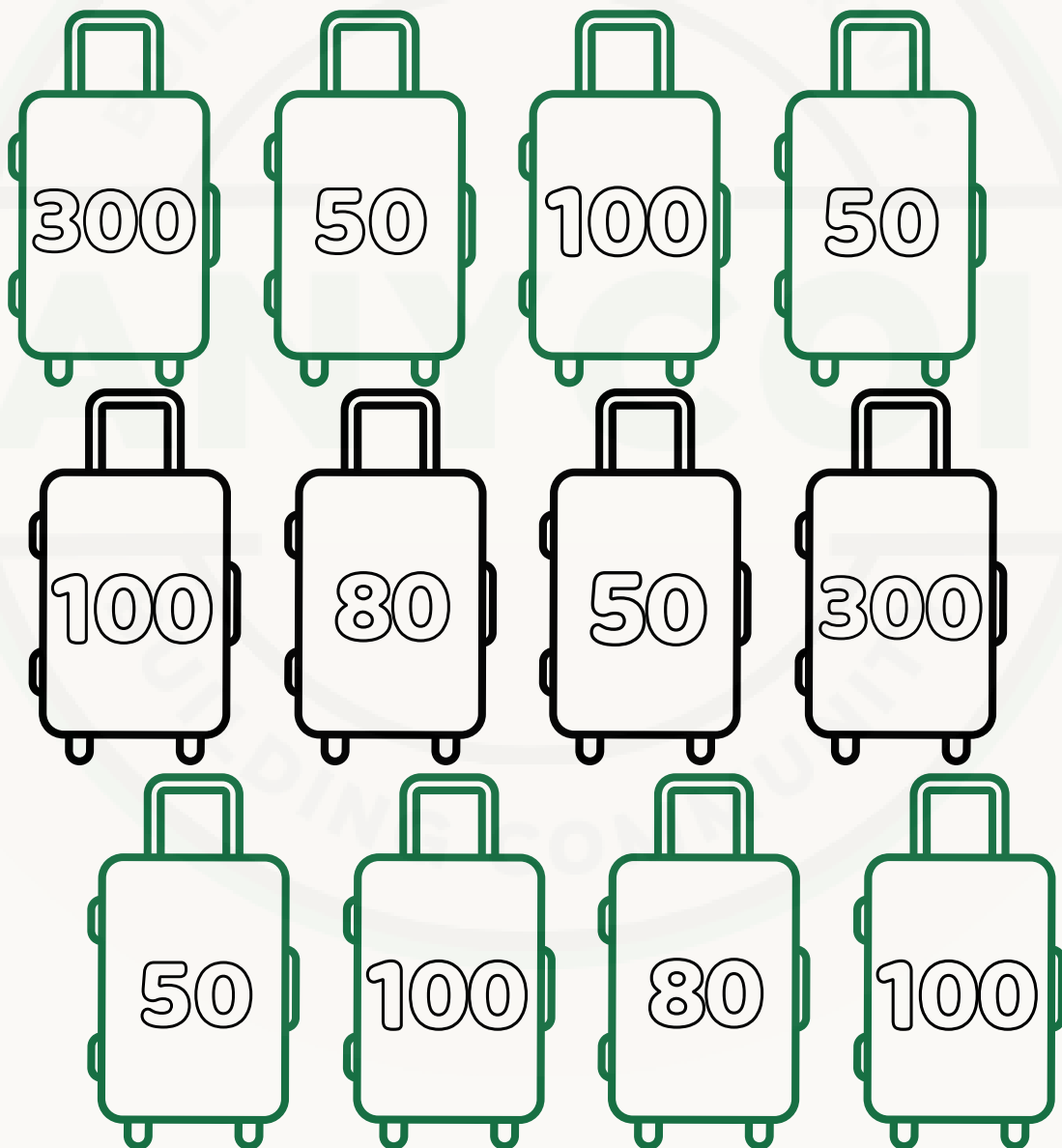
This is a more lengthy challenge! lets save \$50 a month and give yourself a treat at the end.



# Save for a “Big Trip”

This is an another lengthy challenge!

lets save a lump some of money a month and go on a fun trip at the end!



# Types Of Savings Accounts

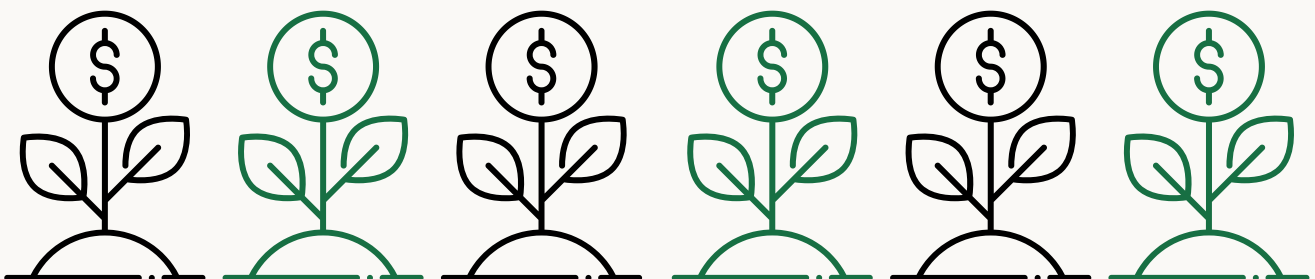
1.**Basic Savings Account:** Think of this as the plain vanilla ice cream of savings accounts. It's simple, reliable, and gets the job done, but don't expect any sprinkles or fancy toppings (high interest rates).

2.**High-Yield Savings Account:** This is like finding a \$20 bill in your winter coat's pocket, unexpectedly rewarding! With higher interest rates than basic accounts, it's the overachiever of the savings world.

3.**Money Market Account:** Imagine a savings account that went to a fancy business school. It offers higher interest rates and sometimes checks and debit card access, but it usually demands a hefty minimum balance.

4.**Certificate of Deposit (CD):** This is the savings account equivalent of committing to a long-term relationship. You lock in your money for a set time and get a higher interest rate in return, but no touching until the CD matures!

5.**Online Savings Account:** This is for the tech-savvy saver who loves doing everything in their pajamas. Online banks often offer better interest rates because they don't have to pay for those fancy brick-and-mortar buildings.





# ***JANYCOIS***

## ***Affirmations***

Money affirmations are positive statements designed to help individuals cultivate a mindset of abundance and financial success. By regularly repeating these affirmations, you can reprogram your subconscious mind to attract wealth and prosperity into your life. Some effective money affirmations include:

- ***“I am open to receiving unlimited wealth.”***
- ***“Money flows to me easily and effortlessly.”***
- ***“I am worthy of financial success.”***

These affirmations should be spoken with conviction and belief, ideally daily, to reinforce a positive mindset about money. Over time, this practice can help shift your perspective from scarcity to abundance, fostering a healthier relationship with finances and unlocking new opportunities for growth and prosperity.

