

A SAVINGS CRISIS?

Paying ourselves first is probably the most important financial habit we can cultivate. This is a way we can become financially independent and have money work for us instead of us working for our money. Having an emergency cash buffer in place is a must if we want to safeguard ourselves against a potential financial disaster. Based on the numbers, however, it seems that far too many adults don't have adequate protection.

Pay yourself
FIRST
from every
paycheck.



- *Approximately 26% of adults have no savings set aside for emergencies.*
- *Almost 50% of adults would not be able to cover an unexpected expense of \$100.*
- *Approximately 41% of adults do not have \$500 put back for an emergency.*
- *Approximately 62% of adults have less than \$1,000 in their savings account.*

No matter where we are on our financial journey, we need to know that it's always possible to turn any financial situation around. Sometimes all it takes is that first step in the right direction to get things moving in our favor. But, as with most things, the very first step is the hardest part.

That is why we created our employer sponsored gold savings account, or 31p1, so that every employee, along with the assistance from their employer, can begin to take that first step towards turning spending habits into saving habits.

This revolutionary new plan is a very big first step towards solving this savings crisis that continues to expand. Over time, the 31p1 has the potential to be a great savings tool.