

## **Reasons & Benefits to start using savings challenges**

- **Sets healthy and consistent saving habits.**
- **Helps with long-term and short-term financial goals.**
- **Has all the math and numbers done for you.**
- **Helps you save for retirement, emergencies, down payments, loans and so much more.**
- **Creates financial stability.**
- **Keeps you motivated as you start getting closer to your goal and for future challenges.**