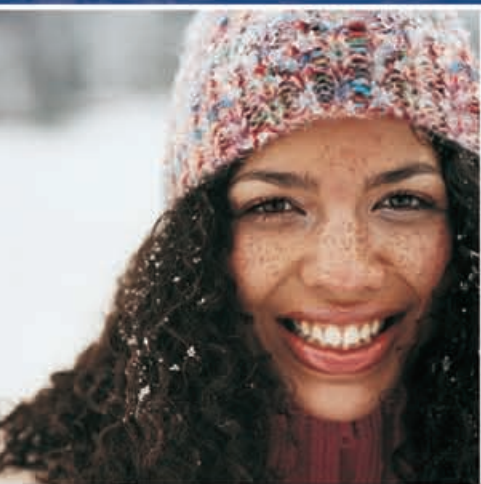


Unfrozen Assets



Use these savings ideas to help find the money to save more toward retirement or other financial goals.

- *Buy a used car instead of a brand new one*
- *Change your own oil and wash your own car*
- *Shop with a grocery list and use coupons*
- *Buy clothing only on sale or at discount outlets*
- *Be patient — everything goes on sale*
- *Turn down the heat at night and bundle up*
- *Discontinue magazine subscriptions that you don't read*
- *Bring your lunch to work*
- *Give up smoking, drinking, gambling or playing the lottery*
- *Sell items you don't need on eBay*

Why Americans Save

When workers were asked why they save, retirement topped the list of reasons

Source: 2005 Survey of Consumer Finances, the Federal Reserve.

