

Ways to Save Money in 2025

Grow your savings

Ten Tips for Saving Money

Did you make a resolution to save more money this year? If you have already found it difficult to stick to, you are not alone. Now that we are six months into 2025, it is a good time to look back and reflect on your current progress. We are here to help you keep the resolution of building better saving habits, no matter your income or budget.

Saving money does not have to be overwhelming. With a few simple tips, you can make meaningful progress towards your financial goals. From avoiding fees to building specific spending goals, small changes can make a big difference. Below are ten tips to help you stretch your savings further.

1. Stop Paying Fees on Your Checking Account

How do you use your checking account? Do you use it to pay bills and make transactions with your debit card? Are you currently paying monthly maintenance fees just to access your money?

Many financial institutions charge for basic services like bill payments, debit card transactions, or maintaining a low balance. We do not.

If you are tired of paying monthly maintenance fees or meeting minimum balance requirements, make the switch to **checking with no monthly fees** at APCI Federal Credit Union. You can easily set up direct deposit, manage your account activity with **APCI eBanking or the APCI eBanking Mobile App**, and pay bills online securely with **APCI ePay**.

2. Grow Your Savings with a Certificate

A certificate is a time-tested and traditional way to earn more from your savings.

With a fixed term and competitive interest rates, certificates typically yield higher returns than traditional savings accounts. Certificates are a risk-free way to grow your savings.

We offer flexible term lengths, from 3 months to 60 months, to help you reach your goals sooner.



Choose from **standard certificates or IRA certificates** to start growing your money with confidence.

3. Enjoy Flexibility with a Money Market Account

Looking for a way to earn more interest than a regular savings account, but still want to be able to access your funds? A **money market account** might be the perfect match.

Money market accounts offer higher yields than standard savings accounts and more flexibility than a certificate. They give you the freedom to withdraw your funds as needed, all while your balance continues to grow.

4. Teach Kids the Value of Saving with a Kids Klub Account

Saving is not just for adults! It is a lifelong habit that is best started when you are young. Help your children or grandchildren learn financial responsibility with a **PAUTMA Custodial Savings Account**.

A PAUTMA account is a convenient way to save for the benefit of a minor child, while limiting the child's access to the account. You can easily transfer funds from a parent or guardian's account, making it simple to encourage consistent saving habits at a young age.

Our **Kids Klub** is another way to help your children or grandchildren learn financial responsibility. This special savings program is for our members who are between the ages of 5 and 12. When our members turn 5, they are automatically part of the Klub and can earn many benefits. Some benefits include a birthday gift and the ability to participate in our Xavier Loot Kids Klub Book Klub.

5. Make Saving Automatic

Struggling to stay consistent with your savings goals? Automate the process! By setting up recurring transfers within **APCI eBanking**, you can "set it and forget it."

Automating your savings removes the guesswork and helps ensure you are consistently putting money aside without even thinking about it.

6. Tackle Debt with a Home Equity Loan

Many Americans are relying on credit cards for everyday purchases. If high-interest debt is starting to pile up, a home equity loan or line of credit can help you take control.

By using the equity in your home, you may be able to consolidate credit card debt at a lower interest rate than your credit cards. This can help to reduce your monthly payments and in turn help you add extra money into savings.

Put the equity in your home to work for you. **Compare the differences** to determine what type of home equity loan is best for you.

7. Save for a special occasion

Avoid last-minute credit card spending by planning ahead. Open an **alternate savings account** and use that account to save for a holiday, vacation expenses, or as a rainy-day fund. Members are able to open two alternate savings accounts. It is easy to open these

additional accounts within APCI eBanking or the APCI eBanking Mobile App.

8. Stop paying ATM fees

Are you paying unnecessary ATM fees? Those small charges can add up quickly over time. If you know you will need cash in the near future, plan to visit an ATM that does not charge you a fee.

APCI Federal Credit Union gives you anytime, anywhere access to your money when you use your **ATM Card** or **Visa® Debit Card**.

Our cards can be used worldwide to withdraw cash at participating locations displaying the following network logos:

- Allpoint
- CO-OPSM
- CU\$
- PLUS
- Visa

APCI FCU partners with the STAR and Visa networks to manage all of our ATM and debit transactions.

9. Use Calculators

Visit our **online calculators** to crunch numbers and hit your goals. We offer a variety of calculators for auto, credit, home, retirement, and savings.

The following savings calculators can be found on apcfcu.org:

- How long will it take to become a millionaire?
- How long until I reach my savings goal?
- How much should I save for college?
- How can I save for a big-ticket item?
- How much will my Certificate be worth at maturity?

10. Track Your Spending

One of the most effective ways to save is to know where your money is going. Use an app or spreadsheet to categorize expenses, set spending limits, and monitor your progress. When you track your spending, you are more likely to catch any unnecessary costs.