



## Do you have a Savings Plan?

Successfully building wealth is a commitment you make to yourself. The best way to get started is to establish a savings plan. The key to successful saving isn't having lots of money, it's consistency and discipline. Successful savers don't rely on staying motivated; instead they devise a system to keep their savings plan on track, no matter what.

For example, you could have your savings deducted from your salary and sent to a separate account. If this isn't possible, consider setting up a transfer from your bank account to your savings account. Schedule it to occur the same day your salary hits your account.

Once you build some critical mass, say \$2,000, there are many ways to invest your savings and build wealth such as :

- ❖ Buying shares
- ❖ Fixed Term Deposits
- ❖ Invest in Managed Funds
- ❖ Invest in Property

These are just a few examples of many that exist. Together with consistency and discipline it helps to have an end goal in mind, this may be a holiday, new car, children's education, deposit for a home or additional retirement savings.

Our consultative approach helps you visualise the end goal and understanding what is necessary to achieve that goal. Other factors include your time frame to invest and your preparedness to accept volatility of investment returns.

At PCM Financial Services, we can help you establish a savings plan designed to meet your goals.

Remember, consistency and discipline are the keys, don't put it off, talk to us today about getting your savings plan started!

Talk to **Shaun Thatcher** today to find out whether this strategy is right for you:

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