

# ***BETter Living ...***

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## **Kansas Saves: Free Website Offers Savings Tips**

Imagine, a free website with the information you need to help overhaul your finances, save enough to replace an aging car, build an emergency fund, add to a retirement account – and stop living paycheck to paycheck.

In today's economy, with a tight job market and rising prices, saving can be difficult, said Elizabeth Kiss, K-State Research and Extension family resource specialist, who is based on the Kansas State University campus in Manhattan, KS.

Almost all of us can have difficulty separating needs from wants, spending unnecessarily, or making quick decisions and later regretting an impulse buy, said Kiss, who explained that saving is the foundation needed to be in a position to cover needs, meet short- and long-term financial goals, and build financial security.

The free financial management site, [www.KansasSaves](http://www.KansasSaves), is maintained by K-State Research and Extension in cooperation with America Saves, a national savings campaign sponsored by the Consumer Federation of America. Feb. 25-March 2 has been designated Kansas Saves Week.

Prospective savers are encouraged to go to the Kansas site to 1) register for the savings program, 2) sign a pledge to save, and 3) set a personal savings goal.

After registering, savers will receive electronic messages aimed at helping them achieve their financial goals, Kiss said.

Participants also will have access to free financial information on a variety of topics, such as consumer credit, teaching children about money, financial planning, managing money in tough times, retirement planning, and covering the cost of health care.

Another plus for the site, according to Kiss, is access to eXtension, which offers an "Ask the Expert" feature linked to financial management specialists from land-grant universities across the nation. The specialists can answer questions about financial management.

The ability to access free financial information and expert help from the privacy of one's home or cubby in the library can be especially helpful for those whose schedules make it difficult to attend financial management classes.

Kiss encourages saving regularly, and believes "saving something is better than saving nothing" to begin improving anyone's financial outlook and building financial security.

More information on Kansas Saves and building skills in financial management is available online: [www.ksre.ksu.edu/financialmanagement](http://www.ksre.ksu.edu/financialmanagement). To follow Kiss on Twitter, go to: [KansasSaves](http://KansasSaves).