

One in three resolutions this year were to save more and spend less.1 Follow these steps to achieve your savings goals with the Washington State Deferred Compensation Program.

teps for savings success

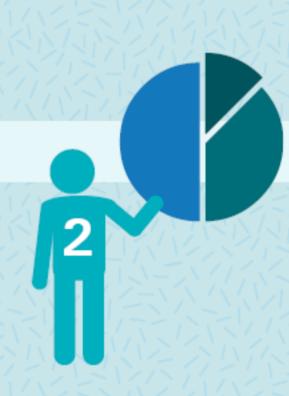


Set a concrete goal

Use the calculators at www.drs.wa.gov/ dcp.

Break it down

Calculate how much to save each month to reach your overall goal.





Choose an achievable amount

How does it fit into your budget? With DCP, you can start smaller and bump your savings through the year!

Start now

Ask your employer if you're eligible and turn in an enrollment form.





Make it a habit

Make reaching your goal automatic: save right out of your paycheck. You save more with DCP because contributions are pre-tax.

Monitor your progress

Sign in to your account to see how your savings are growing. You can achieve your goal to save more in 2014.





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Washington State Department of Retirement Systems

¹ University of Scranton, Journal of Clinical Psychology. Accessed via http://www.statisticbrain.com/new-years-resolution-statistics/