

# *Why Thrift Matters*



Thrift helps people achieve financial peace of mind.



Thrift teaches habits associated with higher academic achievement & later success in life.



Thrift promotes wise stewardship of property and natural resources.



Thrift provides a route to greater self-sufficiency in uncertain times.



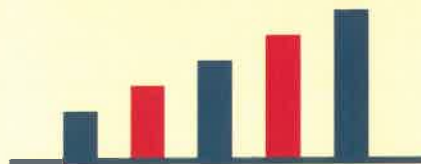
Having a financial plan is linked to overall happiness and greater self-esteem.



Savings spur economic growth.



Thrift cultivates generosity.



Thrift encourages an ethic of hard work, which contributes to productivity.

## *The Thrift Ethic*

EARN All You Can  
SAVE All You Can  
GIVE All You Can

*"Thrift Helps Everyone Thrive"*



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Thrift inspires neighborly cooperation and social trust.



Thrift reduces waste and inspires creative reuse.