

Financial Advice: Four Good Reasons To Save Money This Year

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It isn't hard to find financial advice on how to save money. But have you ever thought about why saving money matters so much? Sure, it's important to set aside money for retirement, for the kids' college education and for those unexpected life expenses, but there's another reason why it's more blessed to save than it is to spend. Saving money makes you a happier person.

There's no question that our relationship with money affects our happiness in a big way. How we feel about money affects all aspects of our lives -- our sense of peace, freedom, security, satisfaction and even love. Being a sensible and successful saver of money can enhance our self-esteem and increase our happiness. We save not only for the things money can buy -- but for the good, positive, and uplifting feelings that financial breathing room can bring.

Here are four reasons why saving money will help you feel good:

- **You Can Expect the Unexpected Without Fear**
Emergencies happen to all of us -- from job loss to a hole in the roof. Having an emergency fund brings peace of mind. A nest egg to cover unexpected expenses can lessen the pain and make you feel capable and in charge.
- **You Can Be Ready When Opportunity Knocks**
Your savings can give you a precious sense of freedom and independence. If an opportunity comes your way, you'll have choices and chances -- to change jobs, to move, to start a business, to invest. The feeling that you have choices can give you a sense of abundance and well-being.
- **You Can Make Your Dreams Come True**
One of the best reasons for saving is the exciting, confidence-building experience of setting financial goals and achieving them. When you achieve a goal, you prove to yourself how capable and competent you really are. You also become a good role model for your children who look to you for assurance that life is good and that dreams can come true.
- **You Can Give Back With Joy**
The financial cushion that saving provides can help you feel confident in your ability to give back and make a difference in the lives of others. Giving in ways that are meaningful to you provides another source of good feelings to enhance your life.

Yes, we can save to buy things we want when we want them, but we can also save because it leads us to a richer, more fulfilling, more satisfying life.

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