SAVE,

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debt to saving money for a down payment on a house or simply saving for retirement, said Register.

Mr. Bill Knepp, manager of the Navy Federal Credit Union Parris Island member service center, said goal-oriented saving is the best way for young Marines to achieve their goals.

"The most important thing to do before you start saving is to establish a goal," said Knepp. "Then begin seeing that goal. If you can see yourself getting what it is you save for, you are more likely to leave the money alone."

Having a specific goal is also helpful when learning to be a disciplined saver, added Knepp.

"Self-discipline is the hardest thing about saving money – learning to leave your money alone," said Knepp. "If you have a goal in mind, you will be more likely to follow through on your saving."

Many young Marines don't know how to save for the future, said Knepp. Having a program like America Saves to help them learn is an invaluable resource, he said.

"It's great that someone has taken initiative to go to young Marines and help them save for the future," said Knepp. "Even if it's only fifty dollars a month, it's a start."

The importance of financial planning has become all to familiar to Knepp, who has seen many Marines' careers hurt due to lack of financial planning.

"In the twenty years I've been sitting in this desk, I've seen several great Marine careers go down the drain because of poor financial planning," said Knepp. "A little help could have saved many outstanding careers."

Currently, the Air Force has not joined America Saves. They plan to join the program after the CFA works through the backlog of getting already-committed programs up and running, said Register. There is no indication how long that will be.

For more information about financial planning or help developing a savings plan, contact Knepp at 521-1167. For more information about America Saves, visit their Web site at *www.americasaves.org/marines*.

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