

Extra cash? Let's multiply it.



Having more in your wallet opens new doors. Whether you're new to the CAF or deep into your career, this is your chance to turn extra money into real financial momentum. Want to save money? Want to grow your money? You can do both. The question is: what kind of money move will you make?

SAVE MONEY



Use your extra money to **SAVE** money by crushing debt. Pay yourself first!

Let's say you've got \$2,000 on a credit card charging 19.9% interest.

Pay off \$50/month.

It'll take about 5.5 years to pay off with around \$1,309 in interest.

Double the payment to \$100/month.

Paid off in just over 2 years with only about \$450 in interest.

Why it's worth it.

Less debt means more freedom, more peace of mind, and more cash for the things you care about.

Not sure how minimum payments work?

You're not alone. A SISIP Financial Counsellor can help you figure out where to start.

Source: <https://www.bankrate.com/credit-cards/tools/credit-card-payoff-calculator>

MAKE MONEY



Use your extra money to **MAKE** more money by investing it.

Here's how investing a little bit every month can grow into something big over time.

Invest \$100/month in a diversified portfolio with an expected 7.99% return:

After 5 years	~\$7,340
After 15 years	~\$33,950
After 25 years	~\$91,345

Why it's worth it.

Consistent saving and smart investing can help you build wealth over time and focus on your duties without worrying about a secure future. Your future self will thank you, and you'll still have room in your budget for today.

New to investing or want a second opinion?

That's fine. You don't need to be an expert to make it work. We've got the tools to help.

*Past performance is not indicative of future results. Speak with your advisor.
Source: Savings - Investia Financial Calculators

You don't have to pick just one.

A smart combo with some spending, some saving, and some investing is what most people do. Your SISIP advisor can help you find the right mix. **Keep growing.** Explore your options and learn more about money at the [Money Mastery Portal](#).