



## AUGUST FINANCIAL TO-DOS

At Ameris Bank, we believe in helping you reach your financial goals - not just now, but every day of the year.



### MAKE A CYBER SELF-CARE PLAN.

August is National Wellness Month, so it's the perfect time to do some relaxing and reflecting. A self-care plan is used to help us stay on track with our mental and physical well-being. It's a good idea for our physical lives. Why not create one for our cyber lives?

Start by challenging yourself to a digital detox. Can you go for one, two or three hours without looking at your phone? Try it today!

For more cyber self-care ideas, [click here](#).



### CHANGE YOUR AIR FILTERS.

A large chunk of your energy bill comes from cooling your home, especially in this heat! Change your unit's filter to keep your A/C from working harder than it needs to.

For more ways to cut energy costs, [click here](#).



### CHECK YOUR EQUITY.

Even if you are not planning to sell your home, the equity you have can help you pursue important personal goals, [finance home improvements](#) or even pay for college. Your home's equity also could affect whether you need to continue to pay [private mortgage insurance](#).

Take a moment to [calculate your equity](#) now.



### CREATE A HOLIDAY SPENDING BUDGET.

Next month is September, which is the month before Halloween. When Halloween hits, department store shelves suddenly fill up with holiday décor.

If you're following our logic, it means the holiday shopping season is right around the corner. Avoid holiday debt and create your gift-giving budget now. [Here's how](#).



### PLAN A LABOR DAY STAYCATION.

So, you have one more summer holiday, but school's back in session. You can still enjoy the feeling of freedom from home. As an added bonus, [taking a staycation](#) can help you "stay" on budget.