



## SEPTEMBER FINANCIAL TO-DOS

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



### REVISIT YOUR STUDENT LOAN PAYMENT PLAN.

Federal student loans will start accruing interest again on September 1, and payments will be due starting in October.

If you don't want to wait, read our advice for [quickly paying off your student loans](#).



### INCREASE YOUR 401(K) CONTRIBUTIONS.

National 401(k) Day is celebrated every year on the Friday following Labor Day.

This year, the holiday falls on Sept. 8. Celebrate by checking your current account contributions and making any changes if it's feasible for you and your family.



### CHECK YOUR NEXT CREDIT REPORT.

You are entitled to three free credit reports each year, one from each of the three major credit bureaus: Equifax, Experian and TransUnion.

Follow [these tips](#) to review each report.



### LOWER YOUR CREDIT CARD RATE.

The Federal Open Market Committee (FOMC) raised interest rates to 5.25%–5.50% in July. They are set to meet again on Sept. 19-20, 2023.

Take proactive measures and contact your credit card issuer to try to negotiate a lower interest rate, but [do your homework](#) first.



### BOOK HOLIDAY TRAVEL TICKETS.

According to Reader's Digest, you will save the most money by booking airfare 70 days before your trip.

If you're aiming to take flight for Thanksgiving, plan to purchase your tickets on Sept. 14. [Click here](#) for more travel tips.