

## *Build a Cash Reserve*

*If you should ever become sick, disabled or lose your job, you'll need savings to fall back on until you start to earn. Try to save at least three months' worth of living expenses in an easy-to-access "liquid" account, which includes a savings account or checking account.*

*To get the best rate on your liquid savings, look into putting part of this nest egg into money-market funds such as fixed deposit or treasury bills.*

*Treasury Bills are short term debt obligation backed by the Government of Guyana. Treasury Bills are issued by the Bank of Guyana, on behalf of the Government of Guyana. The minimum amount you can invest is \$50,000. Treasury bills are issued for 3 months, 6 months and 1 year. Treasury bills usually pay a higher return than an ordinary saving account and are guaranteed by the government.*

