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(54) **METHOD AND SYSTEM FOR SAVING MONEY WITH A GROUP OF MOBILE DEVICES**

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(57) **ABSTRACT**

A plurality of users have a savings goal, and a plurality of mobile devices each belong to a user. An electronic message from a user's mobile device is received. The electronic message comprises a description of a service or product not purchased and the amount of money not spent because it was not purchased. The description and amount are stored and a running total of the amount of money not spent is computed. A second electronic message is transmitted to all of the plurality of mobile devices except the first mobile device. The second electronic message comprises the description, amount, and an identifier of the user of the first mobile. Receiving, storing, computing, and transmitting are repeated until the savings goal is reached. A system includes the plurality of mobile devices, at least one communication network, and a computer in communication with the communication network. The system may also include a bank.

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