

# Savings

The contingency account and the Heritage Fund are savings accounts for Albertans, and serve different needs.

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## IN THIS SECTION

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### Contingency account

The contingency account was created to provide funding for government programs and services in years when government revenue is lower than spending. For 2015-16, the contingency account will be used to stabilize funding for government programs and services. Once we return to balanced budgets, surpluses will once again be used to replenish the contingency account.

### Heritage Fund

The Heritage Fund is Alberta's main long-term savings fund. Originally, the fund was created to collect a portion of Alberta's non-renewable resource revenue for future generations. The balance of the fund is never withdrawn, but the interest the fund makes is used to support government programs essential to Albertans, like health care and education.

 [Heritage fund details \(http://www.finance.alberta.ca/business/ahstf/\)](http://www.finance.alberta.ca/business/ahstf/)

### Related information

 [2015-18 Fiscal Plan \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-complete.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-complete.pdf)  
(complete volume - 3.5 MB)

Fiscal Plan Chapters:

 [Fiscal Plan Overview \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-overview.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-overview.pdf)

 [Expense \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-expense.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-expense.pdf)

 [Revenue \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-revenue.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-revenue.pdf)

 [Capital Plan \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-capital-plan.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-capital-plan.pdf)

 [Economic Outlook \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-economic-outlook.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-economic-outlook.pdf)

 [Tax Plan \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-tax-plan.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-tax-plan.pdf)

 [Fiscal Plan Tables \(http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-tables.pdf\)](http://finance.alberta.ca/publications/budget/budget2015-october/fiscal-plan-tables.pdf)



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