



# GET STARTED

YOUR MONEY  
YOUR LIFE



THE **COMMERCIAL** ISSUE

## INSIDE THE WORLD OF **ADVERTISING**



ADVERTISING IS A **BILLION DOLLAR INDUSTRY** WITH ONE GOAL—TO GET YOU TO SPEND YOUR MONEY. SO HOW DO ADVERTISERS CONVINCE SO MANY PEOPLE TO BUY STUFF THEY DON'T NEED? **HERE ARE A FEW OF THEIR TRICKS:**



**THE COOL FACTOR.** Advertisers figure no one wants to look like the class nerd, so they create ads that convince you that using their product will make you cool.

**THE TIP-OFF:** Lots of pretty people wearing expensive clothes in ads.

**YOUR MOVE:** Remember, buying products won't make anyone cool, just broke.



**THE ADVENTURE ZONE.** Have you ever taken a sip of your soda and experienced a rush like skiing down a hill or pipeline surfing? We didn't think so.

**THE TIP-OFF:** Commercials with exaggerated events that would never happen in real life.

**YOUR MOVE:** Buy a soft drink if you're thirsty. If you want to go skiing, buy skis.



**THE MUSIC BEAT.** Music has a powerful effect on people, helping to create memories and making everything seem like one big party.

**THE TIP-OFF:** A popular song playing in the background of a commercial.

**YOUR MOVE:** If you like a song you hear in an ad, buy the song, not the product in the commercial.



**THE CELEBRITY SIGHTING.** Advertisers hope that if a cool celebrity endorses a product, you'll want to be like them and immediately go out and buy it.

**THE TIP-OFF:** A celebrity is telling the world how much they love a product they'd never use.

**YOUR MOVE:** Skip the product until the company pays YOU to endorse them.

**87 PERCENT OF TEENS GET THEIR MONEY FROM GIFTS, INCLUDING BIRTHDAYS AND HOLIDAYS.**



# 50 MOST ADVERTISED PRODUCTS

(IN NO PARTICULAR ORDER)



- 01 CARS
- 02 SHOES
- 03 MOVIES
- 04 MUSIC
- 05 PIZZA
- 06 WATER
- 07 BANDS
- 08 BOOKS
- 09 SOFTWARE
- 10 TV SHOWS
- 11 CLOTHES
- 12 FURNITURE
- 13 CITIES
- 14 PEANUTS
- 15 TOYS
- 16 JEWELRY
- 17 GUM
- 18 BURRITOS
- 19 CANDY
- 20 OJ
- 21 WEBSITES
- 22 DIAPERS
- 23 MEDICINE
- 24 CAMERAS
- 25 CONCERTS
- 26 DETERGENT
- 27 AIR FRESHENER
- 28 MP3 PLAYERS
- 29 PET SUPPLIES
- 30 SMART PHONES
- 31 HAMBURGERS
- 32 SPORTS TEAMS
- 33 POTATO CHIPS
- 34 ENERGY DRINKS
- 35 SOFT DRINKS
- 36 POLITICIANS
- 37 CREDIT CARDS
- 38 VIDEO GAMES
- 39 BREATH FRESHENER
- 40 AMUSEMENT PARKS
- 41 BUSINESS SUPPLIES
- 42 GROCERY STORES
- 43 GAME CONSOLES
- 44 RESTAURANTS
- 45 TOOTHPASTE
- 46 TOILET PAPER
- 47 IPAD/TABLET
- 48 TELEVISIONS
- 49 UNDERWEAR
- 50 HEALTH CLUBS

## CREDIT CARD ADS: UNDER THE MICROSCOPE



There's nothing more confusing than trying to decipher credit card ads filled with financial lingo and numbers. Don't worry, we can help you make sense of the more important parts of a credit card ad.

### ANNUAL PERCENTAGE RATE (APR).

This is the amount of money (interest) you'll have to pay annually to use credit. You'll typically see it as a percentage, (i.e. 9.90% APR, 15.80% APR, 29.98% APR). The lower the APR, the better.

**GRACE PERIOD.** This is the amount of time you have to pay back recent credit purchases without being charged interest. Always look for a longer grace period.

**ANNUAL FEE.** This is a once-a-year fee that you'll have to pay, regardless if you use the card or not. Look for a card with no annual fee whenever possible.

To learn more about credit, visit your **Elements of Money** website at:  
[www.ElementsofMoney.com/SCFCU](http://www.ElementsofMoney.com/SCFCU)

## 2nd Annual Tweet for College Scholarship

*A scholarship essay contest in  
140 characters or less.*



featuring ...

**ONE \$1,000  
FIRST PLACE  
AWARD**

and

**FOUR \$250  
RUNNER UP  
AWARDS**

The Tweet for College scholarship is open to graduating high school seniors around the U.S. who belong to the Elements of Money program. There are four (4) \$250 scholarships—one given every two weeks beginning on January 14, 2011 and ending March 4, 2011—and one (1) \$1,000 first place scholarship to be awarded to an overall winner. For official rules, essay topic and submission requirements, visit your Elements of Money website at: [www.ElementsofMoney.com/SCFCU](http://www.ElementsofMoney.com/SCFCU)



**COUNTY FEDERAL**  
SANTA CLARA COUNTY FEDERAL CREDIT UNION

Phone: 408.282.0700  
Toll Free: 800.282.6212

Visit our website for branch locations.

Website: [www.sccfcu.org](http://www.sccfcu.org)

Mobile Banking:  
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