



# GET STARTED

YOUR MONEY  
YOUR LIFE



## MAKE THE MOST OF YOUR MONEY IN 2016



It's a new year, which means it's time to get in shape! Don't worry, we're not going to make you do squats and burpees. No, we're talking about managing your money.

CHECK OUT THESE THREE WAYS TO TRIM DOWN FLABBY SPENDING AND INCREASE YOUR SAVING POWER THIS YEAR!

### 1 FLEX YOUR MONEY MUSCLES

Make a list of everything you absolutely HAVE TO include in your budget, and cut everything else. Be merciless!

### 2 CRUNCH THE NUMBERS

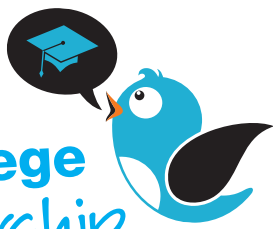
Be realistic about how much money you have now, how much you're going to make from jobs or allowance, and how much you're going to spend.

### 3 GET YOUR GOALS!

Think about all the things you might want or need to buy this year. Going to college in the fall? Saving for prom or a spring formal? Make a list and figure out how much you need to afford everything on it.



The 7th Annual  
**Tweet  
 for College  
 Scholarship**



A scholarship essay contest  
 in 140 characters or less.

**FEATURING \$2,000 IN  
 SCHOLARSHIP AWARDS**

The Tweet for College scholarship is open  
 to high school juniors and seniors around  
 the U.S. who belong to the Elements of  
 Money program. There are four **\$250**  
 scholarships—one given every two weeks  
 beginning on January 15, 2016 and ending  
 March 15, 2016—and one **\$1,000** first  
 place scholarship to be awarded to an  
 overall winner.

For essay topic and official rules, visit  
[www.ElementsofMoney.com](http://www.ElementsofMoney.com)

# KEEP A BALANCED (MONEY) DIET

Being financially fit doesn't mean avoiding everything you love. Here  
 are some ways to incorporate your favorite things into your budget.

## Eat out because it's a treat (not because it's Tuesday)

Going to restaurants everyday adds up fast, so save  
 it for special occasions. And use Groupon, Living  
 Social and more to get a good deal.

## Use free apps

Addicted to apps? You don't have to give them up,  
 just make sure you always opt for the free version.

## Check out annual passes

Do you and your family love going to the  
 zoo, amusement parks or museums  
 in your area? Buy an annual pass or  
 membership. You can still go as  
 much—or more—and save.



# ARE GYM MEMBERSHIPS WORTH IT?

We couldn't do an issue about getting in shape and not talk about gyms. A lot of gyms  
 offer deals in the new year, but are they worth the cost?

## PROS:

**Membership = motivation**

You're more likely to work out if  
 you're paying for it.

**Change up your routines**

The equipment lets you focus on  
 different areas (cardio, legs, etc.).

**Take specialized classes**

They cost more, but classes  
 are social and you'll get advice  
 from an instructor.

## CONS:

**Deals don't always last**

When your super bargain intro  
 rate expires, the regular monthly  
 charge might blow up.

**Inconvenience** Transportation,  
 parking... belonging to a gym  
 can eat up your time.

**You can work out for free  
 at home** With weights and  
 free YouTube videos, you can  
 exercise in your living room.



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 SANTA CLARA COUNTY FEDERAL CREDIT UNION

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