



GET STARTED

YOUR MONEY
YOUR LIFE



THE TECH ISSUE

Master your money with technology

You already manage your messages, photos and social media accounts on your phone or computer, so why not manage your money as well?

Fin tech, or financial technology, refers to the ways that technology can help simplify saving and spending money. Check it out:

There's an app for that

Many credit unions offer apps to their members. Typically, these types of apps let you check your account balance, deposit a check, or transfer money between accounts. Hello, convenience!



Tap to pay

Owe money to a friend? Many financial institutions and fin-tech companies let you use their app to pay people right from your phone. Just follow a few simple steps to pay your BFF for those movie tickets last night.

Saving made simple

If saving money is hard for you, see if you can set up an automatic transfer using your credit union's online banking service. That way, you won't have to think about it; the cash transfers itself (just make sure you set limits so that you don't overdraw).



Error: the tech you're trying to access is unavailable

Some fin-tech services aren't available until you're 18 (looking at you, PayPal). But the sooner you learn about them, the more prepared you'll be to take control of your cash.

THREE PITFALLS OF FIN TECH (and how to avoid them)



WHILE TECHNOLOGY MAKES YOUR FINANCIAL LIFE EASIER, IT CAN ALSO BACKFIRE ON YOU IF YOU'RE NOT CAREFUL

1. INCREASED SECURITY RISK

Even with a strong password, your financial info may be vulnerable. Change your passwords often.

2. MONEY SEEMS LESS REAL

With electronic payments or purchases, it's easier to spend more than you would with cash. Make sure you don't blow your budget.

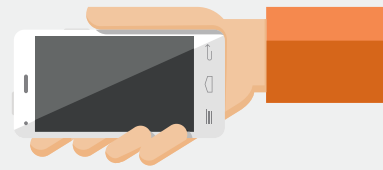
3. YOUR PERSONAL INFO IS UP FOR GRABS

Many companies sell your information to third parties. Use caution when entering your personal and financial data.

THE ELEMENTS OF MONEY APP

We couldn't do a tech issue and not plug our awesome app. Get money tips on the go, use useful calculators, and stay current on our social media contests.

Download the Elements of Money app for iPhone and Android!



QUESTION: ARE YOU MONEY-SMART?



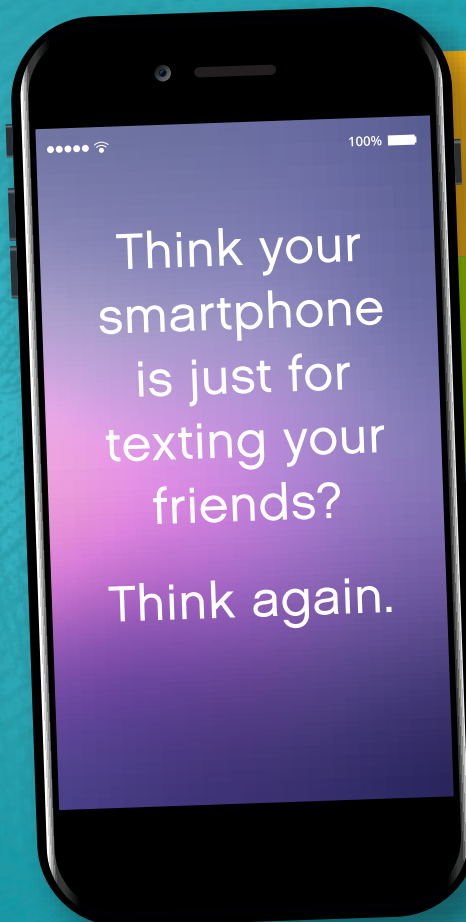
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51% of Americans make online purchases with their phone

57% use phones to do online banking

28% don't use a screen lock or security (their financial info is at risk)

62% use a mobile banking app

[Sources: Pew Research, Bank of America]