



GET STARTED

YOUR MONEY
YOUR LIFE



The "Feel-Good" Issue

USING YOUR MONEY TO MAKE A DIFFERENCE

When it comes to money, you may think you only have two options: save it or spend it. But there's a third option: give it away (well, maybe just a portion of it). Donating to a charity can give you a feeling that you're a part of something important.



spend • save • donate

Before you start handing out money, here are a few things to consider:

Decide what's **IMPORTANT** to you.

Are you an animal lover? Concerned about the environment? Wish to help those less fortunate? Want to protect civil liberties? There are countless charities to choose from. Find your passion, then search for a charity that matches your goal.

Do your **RESEARCH**.

There are websites to help you search charities, as well as offer reviews. Remember, you're giving away your hard-earned money—be sure the charity is legitimate and will use your money wisely. Don't forget to check local organizations like your church or school.

Budget for **DONATIONS**.

The amount of money you donate is entirely up to you. However, it's a good idea to budget ahead of time for donations. How do you do this? Any time you earn money, consider this formula:



Depending on your financial goals, your percentages may be different.

Donate your **TIME**.

If you don't have money to donate, you can always volunteer your time to a worthwhile cause. It's free to you, and looks good on future resumes and college applications.

Check these out:

- * dosomething.org
- * charitynavigator.org
- * guidestar.org

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OUR FOUR FAVE CHARITABLE CELEBS

Many celebrities use their wealth and fame to give back and create awareness of worthy causes. We've picked our four favorite charitable celebs:

1 Taylor Swift.

The country-pop star has donated millions of dollars—as well as her support—to organizations around the country benefitting education, cancer research, music, disaster relief and anti-bullying.



2 LeBron James.

When the Miami Heat all-star isn't schooling people on the court, he's helping students stay in school. The LeBron James Family Foundation supports the Boys and Girls Clubs of America, as well as other programs to help students graduate.



3 Justin Bieber.

The Biebs recently launched his Believe Charity Drive and has raised over \$1 million to be donated to charities with an emphasis on education, youth well-being and music. He also donated thousands to help homeless kids attend school.



4 Miley Cyrus.

Hannah Montana is all grown up—and rocking these charities: Save the Music Foundation, City of Hope and Make-A-Wish to name a few. Her recent work with Get Ur Good On has encouraged numerous young people to get involved in their communities.



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Visit our Facebook page during the month of April for money tips, tricks and weekly **\$50 Gift Cards** in honor of financial literacy month.

Visit www.Facebook.com/ElementsofMoney and "Like" us to discover how to win.

2013 Tweet for College Scholarship Winners

For this year's Twitter scholarship we asked students across the country one question: **How do credit unions help people live Happily Ever After?** We received more than 200 tweets. Here are the four top tweets:



@theRealTG3 (**\$250** scholarship recipient)

A CU can help you make smart financial decisions; from borrowing to saving money. This leads to a happy ever after.

@im_eliseee (**\$1,250** scholarship recipient)

Once upon a time a student had a college dream. A credit union rode in on a fiery steed to help a student in need.



@Ameliaa_Rose (**\$250** scholarship recipient)

CUs help students make informed decisions about their money which leads to a happy ever after for the students and parents.

@coolpet132 (**\$250** scholarship recipient)

Credit unions give you friendly faces, fresh ideas, and fabulous rates to finance your greatest dreams!

Congrats to everyone who submitted a tweet!



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