



GET STARTED

YOUR MONEY
YOUR LIFE

THE
FREE
ISSUE



THE BEST THINGS IN LIFE ARE FREE!

THERE'S **FREE STUFF** EVERYWHERE. SERIOUSLY, IT'S OUT THERE, ALL YOU HAVE TO DO IS LOOK. WE'LL GET YOU STARTED WITH THESE **5 IDEAS** (AND WE WON'T EVEN CHARGE YOU):



FREE SAMPLES. Food, makeup, music, sports packs, t-shirts—you name it, and you can probably get it for free. Many companies use Facebook Fan Pages to give away samples and coupons. Do a quick search and see what you can find. You can also visit company websites for current free promotions and giveaways.

FREE VIDEO GAME DEMOS. Developers often release full-featured demo versions of video games. PS3 gamers should check out the Playstation® Network, while Xbox gamers should visit Xbox LIVE. You can also search sites like GameSpot or IGN for desktop demos.

SWAP SITES. Want to trade your old stuff for new stuff? Swap sites are popping up online that let you trade things like **books**, music, DVDs, videos, clothes and accessories with other people around the country.



STUDENT DISCOUNTS. Never leave home without your student ID. Many movie theaters, amusement parks, computer companies and even clothing stores give student discounts. OK, so maybe a discount isn't technically free, but saving a few dollars is kinda like free money, right?

BIRTHDAY CLUBS. Most restaurants offer free birthday gifts in the form of tacos, pizza, ice cream, cake, hamburgers and other **edible goodies**. See what your favorite restaurant offers and sign up for their birthday club.



Source: CTR Consulting

ONLY **19%**
OF TEENS SEARCH
FOR **DEALS AND**
DISCOUNTS
ONLINE

DID WE MISS ANYTHING?

Visit us at www.Facebook.com/ElementsofMoney
and let us know.



Coming in 2011
**2nd Annual Tweet for
College Scholarship**
Visit the Elements of Money
website for more info.

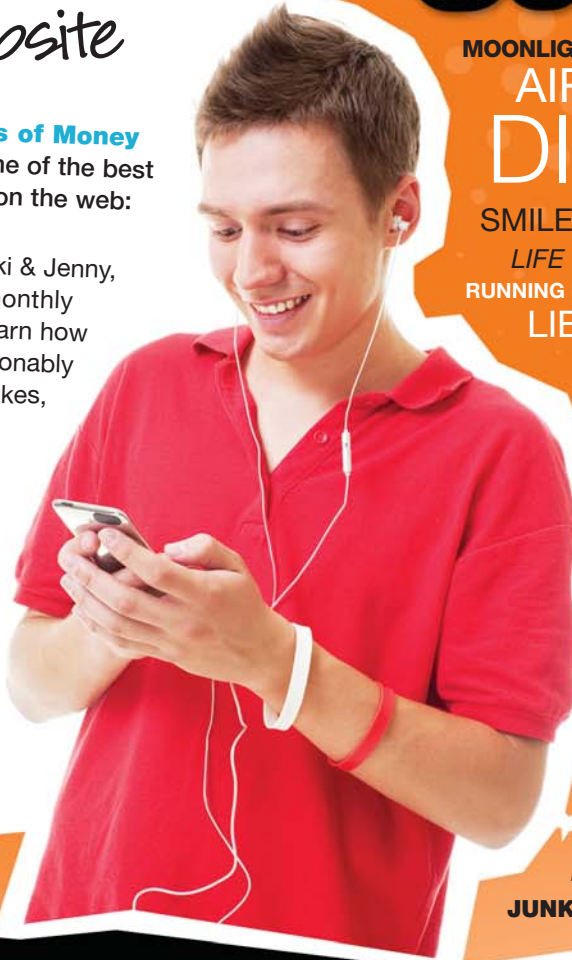
Free Stuff @ the Elements of Money website

If you haven't visited the **Elements of Money** website, you're missing out on some of the best money-saving resources available on the web:

FREE PODCAST. Nikki & Jenny, our hostesses, talk money in this monthly podcast just for young members. Learn how to save money on music, dress fashionably for less, avoid common money mistakes, and a whole bunch of other topics.

FREE VIDEOS. Check out our library of money-smart videos. In just a few minutes you'll be on your way to getting more bang for your buck.

FREE ARTICLES. We offer tons of articles on pretty much everything you need to know about cash, credit, college expenses, buying a car, and more!



50 FREE THINGS

MOONLIGHT HAPPINESS OCEAN DREAMS
 AIR SUNSHINE OXYGEN
 DIRT NATURE LAUGHTER
 SMILES ADVICE RADIO
 LIFE LOVE STARBUCKS WI-FI
 RUNNING LIBRARIES HULU
 FACEBOOK RAIN WALKING
 WINDOW SHOPPING SAMPLES COUPONS
 GOOGLE DEMOS STARS FAMILY
 MYSPACE TOOTHPICKS
 SUNSET SUMMER
 BIRTHDAY GIFTS RAINBOWS
 MEMORIES
 YOUTUBE WILL LEARNING
 MOVIE TRAILERS SILENCE
 JUNK MAIL TWITTER TELEVISION
 HIKING

VISIT www.ElementsofMoney.com/SCCFU TODAY!

WHEN "FREE" IS NOT REALLY FREE

SCAMS & OTHER ANNOYANCES

There's nothing better than getting something for free. And if that something is a free iPad or Xbox, many people would do anything for a chance. Unfortunately, scammers and thieves know this and prey on people's desire for free stuff all the time. Fake contests, credit card fraud, identity theft and sneaky sales tactics are all over the web. **What can you do to make sure you're not ripped off?**

RULE #1

Ask yourself if the offer sounds believable. **If it's too good to be true, it's probably fake.**

RULE #2

NEVER (ever ever ever) enter your credit card number to win a prize.

RULE #3

Research the company offering the prize. Do they have contact information or a legitimate phone number? **Visit www.bbb.com** to find out if there are complaints about them.



FREE IS A GOOD THING, BUT IT SHOULD ALSO BE A TRIGGER FOR YOU TO BE CAREFUL.



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

Mobile Banking:
<http://mobile.sccfcu.org>



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