

it's Your Life...  
**Are You Ready?**



## Update Your Wardrobe or Make Easy Cash with Resale

Seasons, fashions, and your interests change—maybe more often than your wallet fills with cash to keep up. One way to clean out your room and make some cash is to sell your gently used sporting equipment, musical instruments, DVDs, books, clothing, shoes, outerwear, and accessories at a resale shop for cold hard cash or in-store credit.

The beauty of resale stores is that their inventory is always changing, so you never know what you'll find. Most are also happy to give you store credit for the items you sell to them—and usually for a higher value than the cash they'd pay for the items.



Resale stores are a great way to try out new interests and fashions with a lower investment. Want to try the trombone or learn how to play field hockey? Buying used equipment allows you to try new things at a fraction of the cost of buying everything new—and remember, if it doesn't work out and you want to return what you bought, you could get store credit to try the next sport or fashion that's caught your attention!

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## How to Save for Vacations, Special Events & Holiday Gifts

Summer may be over, but that doesn't mean there won't be holidays, vacations, special events, and gifts you want to save for. Use this quick guide to short-term saving so you can have the money you need when the time comes!

1. **Know your goal.** Research how much money you'll need for the trip, event, or gift you'd like to buy: go online, price things in store, or ask a knowledgeable adult. You won't know how hard to work or how much to save if you don't have a clear goal!
2. **Calculate cash flow.** Figure out how much money you expect to make through any part-time jobs, allowance, or investments between now and when you'll need the money. Mark out how much of that money you'll need to save and how much you can spend on things in the meantime, like movies and eating out.
3. **Plan for any shortfall.** If you won't have enough money from allowances or casual part-time work, figure out how much more you'll need to make to hit your savings goal and then outline a plan to earn that extra cash. Maybe you can work extra hours at your existing job or ask your parents if there are any big projects around the house they'd be willing to pay you to do.
4. **Stick to your plan!** Put a visual reminder of what you're saving for—maybe a photo of your vacation destination or the band you want to see in concert—where you'll see it often. Keep track of your savings so you can feel good about your progress.



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