

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



Think Before You Shop

As you work your way through the young adult portion of your life you learn a lot of lessons. One of those should be to never go grocery shopping when you're hungry. Studies have shown people spend more money—and on less healthy food!—when they do.

What to do before you shop:

- **Make shopping routine.** Try to pick a regular time and place to shop so you can plan ahead.
- **Shop after a meal.** Go after breakfast on the weekend or wait until after dinner on a weeknight.
- **Shop online.** It will save time, and often money, to shop online for pick-up. You can add or subtract from a regular list, avoid impulse buys, and do it all on your own time.
- **Make a list.** This is probably the most important thing. Sit down, make a list, and stick to it. Check your fridge and cupboards to see what you may be running low on.
- **Plan ahead.** Don't decide what's for dinner when you get home for the night. Know a few days ahead of time what you plan to make. That will help you avoid hungry shopping.



There are tons of lists online to help you build up the basics in your pantry if you're having trouble getting started. From there, look at recipes and use those to build up your list. After you have some basics, there are websites and apps to help you build new lists and try different recipes.

Start an Emergency Fund

While you're young and most expenses are small is the time to start an emergency fund. If your car needs a new part, your parents might be able to help you out. In a few years, you'll need to have cash on hand to cover that. Here are a few categories you should save for as you think about moving out, going to college, or starting a full-time job.

What to save for:

- **Job loss.** Try to save up a month or two of rent and enough to cover basic expenses like groceries, utility bills, and gas for your car.
- **Medical bills.** Insurance will cover some medical expenses but not all of it. Expect that.
- **Vehicle repairs.** Even new cars are going to have something go wrong. Check costs for major parts for your car and double it to cover labor. Remember, if your car is out of commission because you can't afford to fix it, how will you get to your job to earn enough money to pay for the fix?
- **Travel.** Especially if you're living away from home. You never know what might happen that forces you to take an unexpected trip back home.



Life is unpredictable. Sadly, money is often the easiest way to solve a major problem. Planning for and saving for life's unexpected expenses can be a big boost to your mental health when things do get wild.

Planning for a big purchase? Open an Accumulator Certificate. Earn more dividends on your savings than your regular savings account.

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