

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



## Some Winter Fun Tips!

Don't get bored this winter! Here are some ideas to help you pass the time indoors, all while saving a dollar or two:

- Time to catch up on your favorite shows! Pop some popcorn and turn your living room into a theatre for you and your friends.
- Clean out those closets! Especially all the summer clothes that you're not going to see for a few months.
- Try a new recipe and impress your friends by throwing a dinner party. Have them give your dish a score!
- Join an indoor sports league to keep active through the colder months.
- Spruce up your space with a few simple home solutions. Use websites like Pinterest for inexpensive and stylish ways to update your rooms.
- Consider volunteering. It's a wonderful way to give back to your community and get involved with your neighbors.



## Let's Talk About Saving

Saving is one of the most important things you can do as a young adult to put you in the best place moving forward. As you continue to make large decisions regarding your education, settling down, and eventually, retirement, it is essential that you consider setting some money aside. If you save a little money now, you will be surprised at how quickly it will grow, benefiting you in the long run.

- Are you in school? While it can be difficult to save money while you are going to school, consider getting a part-time job.
- Define a set amount of money to save each month. You are more likely to save money if you treat it like a monthly bill.
- Be a smart spender. Only spend money that you have. And set the rest aside for when you really need it.



## Some Quick Ways to Save Money

- Save \$5 every week. After one year, you will have \$260.
- Eat out less. Buying groceries instead is much more cost-effective.
- Create a separate savings account for money that you want to save for your future. You'll start your own retirement fund before you know it!

**Do you like to save your money so you can buy something special?** Interior FCU wants to help! On your birthday, you will receive a Happy Birthday email with a special offer.

On your birthday:

1. If you have a \$500 balance in your Teen Savings Account, we will deposit \$5 into your account.
2. If you have a \$1,000 balance in your Teen Savings Account, we will deposit \$10 into your account.

Save your birthday, holiday, and gift money and get a little extra from Interior FCU.