

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



## What Are YOU Thankful For?

We go through the stores, both clothing and food, and pick stuff to buy. But then, suddenly it hits. Look how much we have! If you stop and think about it, you'll see that our world is so wealthy, no matter what the economy is.

Less than 200 years ago, there was no such thing as buying peaches in the winter. And apples were considered treats! Now? No one even touches apples because we have so much junk food readily available. I mean, we LIKE candy better, yet sometimes we wonder, is our world too rich to appreciate things that were luxuries just a few generations back?



Sometimes we wonder what it would be like to go back around 100 years. We can't imagine living that kind of life, working from dawn until dusk. Barely enough food, no A/C in the heat of the summer, and no real heat in the winter. And recreation? No time to just chill out, no Netflix or Hulu. We can barely manage a day without our smartphone; how did they survive? Even 50 years ago they lived pretty differently!

So for this month, let's stop focusing on what we want, and think instead of everything we have. Here at Interior Federal Credit Union, we are grateful for our families, friends, a warm home...and for the nice things that make life so much more fun in our day and age.

What are you most grateful for? Tell us on Facebook @Interiorfcu.

## What to do with your first paycheck?

As you prepare for your first job, you might have dollar signs dancing in your head while you dream of what you're going to do with your first paycheck.

Before you start planning a one-in-each-color shopping spree at the mall, check out our list of responsible things to do with your first paycheck.



### 1. Open A [Savings Account](#)

If you haven't already done so, open a savings account at Interior FCU and start putting away a small amount of money into it each month. There are several schools of thought regarding how much of your monthly income to earmark for savings, with most experts recommending that you set aside 20 percent of your paycheck. If you can't afford to do that right now, especially as you work on building your emergency fund, it's still crucial to put away as much as you can, simply to build the savings habit. You can use these savings for long-term goals, like buying a new car within the next few years, and short-term goals, like a summertime getaway or a large purchase, like a new TV or smartphone.

### 2. Start An [Emergency Fund](#)

Your first step when earning a regular paycheck should be to start an emergency fund. According to financial experts, it's best to have 3-6 months' worth of living expenses saved. When working out a budget, set up a plan for building your emergency fund in as short a time as possible. Once it's fully funded, you can use that money for other savings.

### 3. Budget Wisely

Now that you've gotten all of the boring stuff out of the way, you're free to spend your money as you please. Establish responsible [spending](#) habits by setting up a workable budget that incorporates all of your fixed expenses and your non-fixed expenses. With careful planning and an eye toward the future, you can enjoy your new status in the working world.

## ACHIEVE Financial Wellness

Ever wonder what the difference between a Credit Union and a bank is? Are you trying to become more independent with your money? Learn about these and much more in our newly curated playlist in ACHIEVE financial wellness. Through ACHIEVE you also have access to lots of other financial education that you might be wondering about, like car loans and paying for college. [Click Here](#) to start your financial wellness journey.