



SUMMER 2019



A Newsletter from the Tobacco Valley Teachers Federal Credit Union for our iSave Teen Club members.

# Congrats! to our 2019 Scholarship Recipient



**Amya Palmer**  
Windsor High School



Visit our YouTube Channel:  
**tvtfcuinfield**  
for tips on:  
Making a Budget  
Saving Money  
How to Get a Job and more!

## How to Save Money WHEN YOU'RE SHOPPING



There's the stuff you need and then there's the stuff you want. And then there's the stuff you didn't even know you wanted, but you're out spending time at the mall and before you know it, you've forked over your hard-earned dough.

**Use these tips to keep more cash in your pocket on your next shopping trip.**

**Make a Shopping List.** Before you run your errands, make a list of everything you plan on buying. The rule is that you're not allowed to buy anything unless it's already on your

list. It'll help keep your impulse shopping to a minimum.

**Only Bring the Cash You Need.** You can't spend money you don't have. Before you go out, put a small amount of cash in your wallet to cover all the purchasing you plan on doing. If the cash runs out, your shopping spree's done for the day.

**Comparison Shop.** Don't be a sucker when you see a price tag. For instance, if you want a new PlayStation game, don't buy it right away. Call around to the video game shops and wholesale retailers in your area to see who has the cheapest price, and check online at sites like Amazon and Deep Discount. You can do comparison shopping on your phone with the Save Benjis app.

**Try Not to Shop When You're Bored.** The silliest purchases happen when you probably shouldn't have been shopping in the first place. If you and your friends are bored and looking for something to do, don't automatically run to the mall.

**When in Doubt, Leave the Store.** On the fence about whether or not to buy something? Put it down and leave the store. If you decide later that you really want it, you can go back and buy it tomorrow. Chances are, you'll be happy you saved your money.

# Words <sup>2</sup> Know

## Appreciation:

A rise in value or price.

## Bait and Switch:

An illegal sales technique in which sellers advertise a product with the intention of persuading customers to buy a more expensive product.

## Consumer:

Buyers or users of goods and services for personal use.



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# Going to college in the fall?



*\*Standard data/SMS fees may apply from your mobile phone carrier.*

**You can still access your money from your account.**

You can withdraw money from your account when you use your credit union debit card at any ATM. If you use an ATM that is a part of the CO-OP network you will not be charged a fee.

Text a zip code to 91989 to find the closest CO-OP ATM locations.\* You will receive a text back within seconds telling you the nearest FEE-FREE CO-OP ATM location. You can also download the CO-OP App.

**You don't have a debit card?  
Contact the credit union to get one.**

## What to do this Summer



### National Roller Coaster Day

**August 16**

Six Flags, Agawam, MA  
www.sixflags.com/newengland

Guests who bring in 6-19 school supply items, will receive an entry coupon for \$20.19.

Donate 20 or more items and receive **FREE admission** to the park valid August 16.



### Teens & Kids Bowl Free All Summer Long

Find a participating bowling alley near you!  
www.kidsbowlfree.com

## APP To Try



**TED:**

Check out this app that features the most fascinating thinkers of our times. Brilliant doctors, artists, game designers, writers and scientists are changing the world with ideas.

### How to Save Money...continued

**Shop Out of Season.** Bathing suits are cheaper in the winter and coats are cheaper in the summer. Plan your big shopping trips a couple of months in advance to find some great deals. Just don't buy any super-trendy styles that will look dated next year.

**Go Thrifting.** Buying used is better for the environment and cheaper than buying new. Before you head anywhere else, check out your local thrift stores, vintage shops, used bookstores and CD exchanges. You can also thrift from home on sites like eBay and Etsy.

<http://moneytalks.ucanr.edu>

**Check out MoneyTalks for some great info!**

