

TOP 10 Worst Health Foods!

Seaweed Sorbet!



Where Did It All Go?

By Megan Buchholz



Finances. A word that up until now caused undeniable excitement in my mind thanks to my great part-time job. Money. Moolah. Dollars. Cash. I could buy what I wanted when

I wanted, and life was great with my new best friend the dollar. As senior year ended and summer began, my wallet was plump and my mind at ease.

I went to France for my senior trip and spent my money without thought. Gelato here, a little "I love Paris" t-shirt there, and a large Starbucks coffee every day with not a care in the world. That is until I returned home one balmy summer day and checked my online credit union checking account to see what was left from my summer excursion. As the web page finished loading, my mind went into serious panic mode! \$14.00 the page read. "You have got to be kidding me!" I thought as my eyes desperately searched the page over and over. My entire senior year of saving and working hard at my job had all but disappeared. I realized then that I hadn't kept track of my spending at all. I'd gone from French town to French

(continued on page 3)

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Ever think about being a Philanthropist?

Whoa, before you start thinking wild and crazy thoughts, a Philanthropist is an individual who takes effort or inclination to increase the well-being of humankind, by charitable aid or donations. You know the kind, someone who really tries to make the world a better place; people like Bono of U2, Angelina Jolie or maybe Oprah. Even Extreme Makeover: Home Edition (the television show) could be considered a philanthropic activity.

Ok, so we only wish that we all had as much money as Oprah or Angelina Jolie, but you don't necessarily have to be rich to give back. There are many ways to get into the philanthropic spirit. You could donate some gently used clothing to a local shelter. You and some friends could raise money for a charitable cause or organize a food drive for the homeless. Ever considered reading to elementary school students? Philanthropic acts can take many different forms; you just have to get creative.

Not only will these philanthropic acts make you feel good about yourself, these are great things to put on resumes or scholarship applications. Donating your time to give back in your community can really set you apart from your peers. So where do you get started? Check with local organizations that you know do philanthropic work. You can

(continued on page 3)



Quote of the Day!

"You feel stuck with your debt if you can't budget it."

~ Anonymous

Credit Score Tips

By Ashley Radford

Your credit score is a number that companies use to quickly evaluate your credit worthiness. The three main credit bureaus calculate your credit score based on a number of factors. There are simple ways for you to keep your credit score high so you will get the credit you deserve when you really need it.



Tip #1: Make all your payments ON TIME.

Even if your parents have co-signed on a car loan for you, your credit score can be affected if you make those payments late - not to mention it will affect your parents score!

Tip #2: ONLY apply for credit when it is necessary.

Don't apply for a new card at every department store you like. It is better to get a VISA or MasterCard through the credit union so you can use it anywhere. Every time you apply for credit, your credit score usually drops a little, so be cautious about all of the credit applications online and in all of the stores.

Tip #3: Use your credit ONLY when you need it.

Don't buy everything you want on credit. Everything you purchase with credit costs you more in the end. So if you buy a pair of jeans on sale, but put it on credit and pay the minimum payments, the interest on those jeans could end up costing you more than if you purchased them with cash at the regular price.



TOP 10 Worst Health Foods

10. Toasted Broccoli Chips
9. Tofu Egg Salad
8. Wheat Germ Gelatin
7. Bean Sprout Pizza (minus cheese!)
6. Frosted Fig Flakes
5. Brussel Sprout Milkshake
4. Alfalfa Latte
3. Grilled Cabbage-Patty Sandwich
2. Flamin' Hot Whey Puffs
1. Avocado Crème Cookies

Where Did It All Go? (... continued)

town spending like crazy on things that lasted me less than five minutes. I'd gone from a lovely fat, money soaked wallet to a thin empty pocketbook.

Instead of whipping out money with no regard to prices, I resorted to scrounging for coins in my old pair of jeans or on the floor of my car. I HAD to rebuild my finances before college started. I started working every day and as many hours as my bosses would let me. I skipped the double whip, no foam, non-fat mocha lattes and began doing odds and ends for family and friends to try and repair my checking account balance.

Now I am in college wishing that I would have worked as hard saving my money all year instead of the last two months of summer. The lesson I hope you can take from my experience is to keep track of your finances and spend wisely. Make a budget BEFORE you take a vacation and stick to it. Believe me, money is a great thing until you don't have any.

Credit Union Fact:

Credit unions are part of a world wide support network. They share ideas, resources and information with each other to better benefit you—the member.

Ever think about being a Philanthropist? (... continued)

start with local churches or food banks, or look online for national philanthropies. Most cities have a chapter of Habitat for Humanity, which is an organization that builds homes for those in need. This organization has been in the spotlight recently since so many people have lost their homes due to devastating weather conditions.

Credit Unions are famous, in part, for their philanthropic activities. For starters, Credit Unions for Kids is a national partnership of credit unions and business leaders who help raise funds and other resources to benefit 170 children's hospitals via the Children's Miracle Network. These hospitals help to provide care and lifesaving efforts to over 17 million kids per year! Maybe you prefer educational opportunities? Credit unions offer scholarships and financial education classes to help people make wise decisions about budgeting, saving and investing. The giving never stops! It's one of the things that make credit unions unique. People helping People: the credit union philosophy.

For more information on the Children's Miracle Network, visit www.childrensmiraclenetwork.org.





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NEWSLETTER

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