

## Advice from Indie Rock Mom

## Summer Music Roundup

I love live music. And I love summer. And of course, I love my kids. Good news: today's outdoor music festivals let me have it all!

With the exception of a few hippie parents who braved the mud of the original Woodstock with their children, outdoor music festivals have been the domain of decadence-seeking adults. Well, that was then and this is now. Music festivals today are becoming more and more accommodating to families who like to rock out together. If you fall into that category, these shows may be for you:

### All Good Music Festival | Masontown, WV | July 14-17

This year's event features a family camping area, as well as a kids' play area with a schedule of activities available for families with children under 12. Adult acts include Primus and moe.

### Lollapalooza | Chicago, IL | August 5-7

Lollapalooza celebrates its 20th anniversary this year with a family-friendly adjacent festival called Kidzapalooza. It's free to kids under 10 (when accompanied by a ticket-holding adult) and features kid-friendly artists, karaoke, a hip hop workshop, a drum zone, and more. Adult acts include Foo Fighters and Coldplay.

### Austin City Limits | Austin, TX | September 16-18

Between sets by Stevie Wonder and Arcade Fire, families can head over to the adjacent Austin Kids Limits, for a lyric-writing workshop, healthy food snack shack, School of Rock jam tent, punk hairstyles, temporary tattoos, and more.

Keep Rockin',  
Indie Rock Mom

# \*50

[words or less]

## Line of Credit

\* A relationship between a borrower and a financial institution that establishes a set loan amount, or credit line. A line of credit can be accessed at any time when funds are needed. Interest is not usually charged on any part of the credit line that is not being used.

## Get ready for summer with a 5.75% APR\* personal loan



**WHETHER YOU'RE PLANNING** a vacation or just some fix-up projects around the house, nothing can help you make your summer plans a reality like our Member First personal loan. With just your signature, it lets you borrow up to \$10,000 for virtually any purpose.

Rates range from **5.75% to 10.50% APR\*** when you repay via direct deposit or payroll deduction. There are no collateral requirements and you can take up to 60 months to repay. Use your loan to:

- **Fund** your summer vacation.
- **Consolidate** loans from other institutions.
- **Complete projects** around the house.
- **Pay off** high-interest credit card balances.

This summer, do something nice for yourself! We can help you lift the burden of high-interest debt and realize dreams you may have put on hold.

**SCHOOL**   
**EMPLOYEES**  
**CREDIT UNION**  
OF WASHINGTON

www.secuwa.org  
1-888-628-4010



For details, visit [secuwa.org](http://secuwa.org) or call weekdays 1-888-628-4010.

\* APR = Annual Percentage Rate. Rates shown above assume our .50% discount for repayment by direct deposit or payroll deduction. Your personal credit history will determine the rate for which you may qualify. Example: If you borrow \$10,000 at 5.75% APR for 60 months, your monthly payment would be \$192.17 for a principal and interest total of \$11,530.06.

The articles in this newsletter are designed for informational purposes only and are not intended as financial advice. Neither the credit union, nor any of its independent providers is liable for any informational errors, incompleteness, or delays, or for any actions taken in reliance on information contained herein. Readers are always encouraged to check and confirm the information with other sources and through direct professional contact.

Copyright © 2011 by Subcat, Inc.

# family money

summer 2011

Published for the parents at  
School Employees Credit Union  
of Washington

## Budget-Friendly FAMILY ROAD TRIPS

Looking forward to a family vacation, but don't want to spend too much money? **A road trip may be just the answer.** But what may seem like a cost-saving trip can end up costing a pretty penny if you don't plan carefully. By Kim D.

Road trips allow you to explore the beautiful countryside and visit the little nooks and crannies that make America such a wonderful place. But there are some road trip pitfalls that can add up to big money, if you're not careful. Don't worry! We have some tips to make your road trip budget-friendly.

**Book your reservations early.** Determine what city you plan on staying in each night. Search online for deals on hotels, motels, or campsites before you leave. Comparison shop with cities in the outlying areas, as well. Keep in mind that accommodations in big cities will be significantly higher than those in a nearby suburb or the next small town down the highway.

**Food for thought.** Meals will likely be one of your largest expenses. Consider hotels that offer a complimentary breakfast. If you're camping or staying in a condo that has a kitchen, factor in the cost of groceries. Pack a cooler and bring drinks, sandwiches and snacks for the drive. Even if you stop at a fast food joint for lunch, you can still save money by ordering just a burger, and then pulling chips and a drink out from the back seat.

**Watch your gas gauge.** Make sure every part of your trip is mapped out to avoid unnecessary detours, which add miles and make for more costly trips to the pump. If you tune-up your car before you leave, you will improve your mileage and help avoid costly repairs. Also, clean out your car! The extra weight from unnecessary items will only decrease your gas mileage.

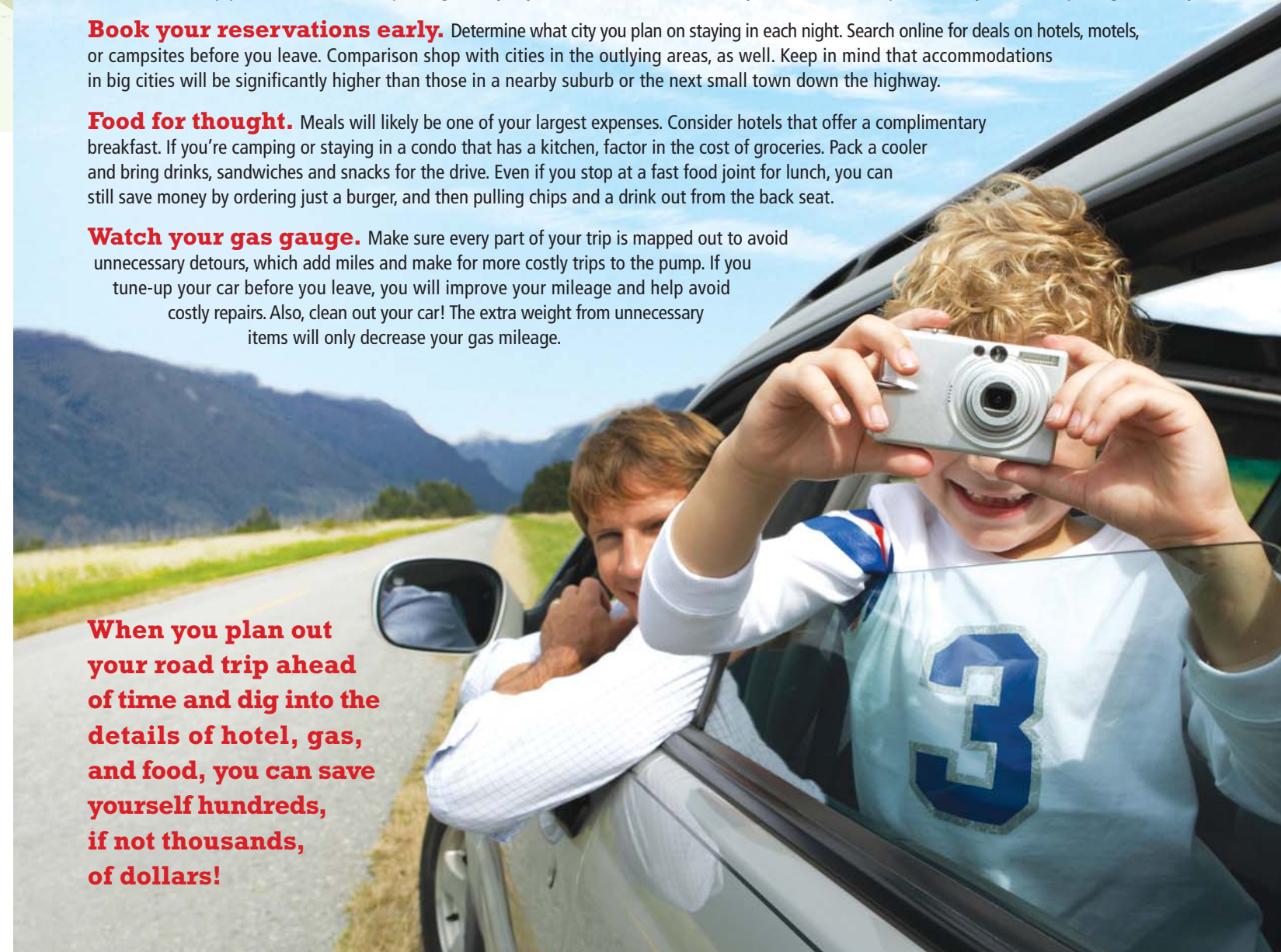
**When you plan out your road trip ahead of time and dig into the details of hotel, gas, and food, you can save yourself hundreds, if not thousands, of dollars!**

In this issue:

**4** Tips to Cut Your Baby Clothes Budget

Do-it-Yourself Piggy Banks

Online Degrees for Busy Parents





# Save a **Bundle** on Your Little **Bundle**

By Susan M. Keenan

## Quick tips for how to become a baby clothes shopping pro.

Babies grow at an amazingly fast rate. Infant clothing can end up costing you more than you would expect, as these outfits are worn only once or twice before your baby outgrows them. As a result, it's easy to spend more than you need to on baby fashion. Follow these three shopping tips and you'll be paying less in no time:

**Make a list.** Just like when grocery shopping, make a list of what you need. Don't get tempted to stray from your list, or buy something just because it's too cute to pass up. Focus on season-appropriate necessities such as onesies, sleepwear and outerwear.

**Avoid the mall.** Before paying mall prices, check your local flea market and yard sales for bargains. Buying gently-used baby clothes is a great way to save money, especially when you consider that most infant clothing is only worn for a limited time.

**Comparison shop.** Parents can easily compare prices by visiting store websites and shopping for the best deals online. You can also use one or more of the latest smartphone apps designed to help consumers compare prices.

**Plan for growth spurts.** It's hard to predict exactly how quickly your baby will outgrow his or her clothes. Consider buying one or two sizes larger than your baby's current size. This will help you get more use out of the wardrobe.

**Power shopping tip:** It's easy to buy more than you need when you find "great bargains." Stick to your list and avoid unnecessary purchases.

# Build Your Own Piggy Bank

By Bonnie Conrad

Every parent knows how important it is to teach children the value of a dollar. Even so, simply lecturing kids about the importance of saving money can be a real turn-off for many youngsters. A great way to foster an early interest in saving is to have each child in the family create his or her own piggy bank.

## What you'll need:

A plastic soda or juice bottle makes a wonderful "pig"—kids can see through their pigs' "bellies," making it easy for young savers to track their progress. Also, foam or cotton balls, pipe cleaners, googly eyes, felt, paint, glitter, and markers will all help kids personalize their piggy banks.

Creating a customized piggy bank is a great craft project, and the materials are typically quite inexpensive. In fact, you may already have the basic ingredients lying around your home.

## Prep it:

Parents can prepare these inexpensive banks by first washing out the bottles' insides and soaking off the labels.

## Make it:

Use foam or cotton balls from the craft store to make feet for the plastic pig and pipe cleaners for tails. Googly eyes and felt eyebrows can be used to complete the face, and paint and glitter give each plastic piggy bank its own distinct look.

## Use it:

Kids can add coins to their new banks by removing the bottle caps, or coins can be deposited through a coin hole cut in the top. When their piggy is full, encourage them to transfer the money into their credit union savings account, which makes room in the piggy bank for more savings and more fun.

# SAVING MONEY WITH ONE HIP DADDY™ *Grow* DADDY-O!

## Here's comes the bride

I knew the day would come—some palooka's in love with my little girl. OK, so maybe I have absolutely nothing to worry about. After all, he's five and she's four. Just the same, their pre-school teacher informed me of his infatuation with her and now I'm reminded of something I've conveniently tucked away since my daughter's birth. One day, my little girl's going to grow up, fall in love and get herself hitched.

### That freaks me out.

Not the part about her growing up and falling in love (although I'm sure that ain't gonna be a picnic). No, I'm thinking about paying for a wedding. I mean, c'mon, the average wedding today costs about thirty big ones.



Imagine what it's going to be when my daughter gets married ... and I have two of 'em!

So what's a dad to do? Not many parents factor the cost of a wedding into their plans for the future, so that's my first step. The next step is to increase my monthly savings by a few bucks. At the minimum, I'll at least be able to provide some financial assistance when the big days come.

And then again, maybe they'll elope—that's all right by me, as long as my girls invite their daddy. After all, who can resist a trip to Vegas, baby, Vegas!

*✦ Daddy-O!*



# Three Ways *Busy Parents Can Save* with an Online Degree

by Antonia Anderson

Looking for the most economical way to pursue a college degree? If you're comparing online programs with traditional programs, do the math before making a decision. You may find that an accredited online degree program is simply too good a deal to pass up. Not only do most online programs cost less per credit, but you'll also save serious cash on these three big expenses:

## 1 **Transportation.**

With gas prices skyrocketing, the cost of driving to and from campus (along with parking fees and tolls) can add up. On the other hand, your online degree lets you earn credits without spending a dime on transportation.



## 2 **Textbooks.**

Traditional classes often require hefty textbooks at jaw-dropping prices. Many online classes tend to incorporate alternative resources such as PDFs, videos, podcasts, and multimedia presentations—all free or cheap.



## 3 **Child Care.**

Busy parents attending brick-and-mortar institutions often have no choice but to hire a babysitter or schlep the kids to daycare. With an online program, it's easier to balance your academic schedule with your family. Baby woke up from her nap? No problem—pause the video lecture and come back to it after bedtime.

