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Easy Tips to Help Save Money for College

It's never too early to start saving for college. The cost of higher education continues to rise, and Viriva wants to help you pay for those expenses. When it comes to paying tuition, room and board, books, and other fees, every penny you can save ahead of time helps. Here are some easy ways that you can start saving:

➤ **Register with UPromise.**

Visit www.upromise.com and set up your account. Every time you spend, you can earn money towards your college education. Register debit, credit, and even grocery cards. Certain products and stores will earn you more money, and you can even earn money by dining at selected restaurants. You'll be amazed at how quickly each cent adds up.

➤ **Apply for a Viriva Community Credit Union**

Scholarship. We give out free money every year to youth members of the Credit Union. Although the deadline for this year's scholarships has already passed, there is always next year!

Even if you're already in college, you can cash in on these savings. It's never too late to start, and the money will add up before you know it!

If you're already in college and need additional funding, Viriva has Student Loans available. Call the Phone Center or stop by any branch to receive a Student Loan package. To apply online, visit www.aessuccess.org and remember to enter Viriva Community Credit Union's Lender Code, 832883.



Making Financial Decisions

It can be scary in the financial world, especially for a young adult just starting out. But Viriva Community Credit Union is on your side and wants to help you to become more money-savvy. Since you are already a member of the Credit Union, you're off to a great start.

In fact you have already made at least two sound financial decisions. You've opened an account to start managing and/or saving your money; and you became an owner of the Credit Union!

As a member-owner of Viriva Community Credit Union, you have great options available to you. We have scholarships and student loans available when it becomes time to head to college. We also have savings accounts and checking accounts available for your use, and you can always access your money through our Online Account Access system, DANA (Day and Night Audio Account Access) and an extensive surcharge-free ATM network.

Before you know it, you'll be a smart consumer, and Viriva will be with you every step of the way. Stop by or give us a call to find out other ways we can help; after all, we are *Your Financial Partner... for life.*



Viriva
Community Credit Union
Your financial partner... for life.

www.viriva.com

What is a Recession?

RECESSION - You hear about it in the newspapers, radio broadcasts and on television. You hear about it from your parents and teachers. But what is a recession, and more importantly, how will it affect you?

A recession is a period of time with reduced economic spending. In time of uncertainty, people stop spending so much money, and then businesses suffer and scale down their production. With less production comes less need

for labor. When jobs start being eliminated, people get scared and stop spending money.

Maybe you feel the economic strain at home and are forced to give up certain luxuries such as video games or brand name sneakers. Jobs that may have been easily available to you may be more difficult to attain.

There is hope. You just have to be smart.

Sell things that you no longer want.

Make your money go further by bargain and coupon shopping.

Always work up to your potential and be an asset to your employer.

Remember that

some things are worth waiting for (the price may come down!)

Tighten up your budget by borrowing books and movies from the library or making dinner for your friends instead of eating out.

Smart actions will increase your savings and help you stretch your dollar even further. When the economy comes out of the recession – and it always does eventually – you'll be in a strong position to continue saving and spending wisely.

Don't forget – Viriva has savings accounts designed just for teens. Save with us so your money will earn interest! Then when it comes time to spend, you'll have just a little more than you expected.

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