



STAR SAVINGS CLUB

NEWSLETTER



Oct. - Dec. 2020

Five Magical Money Tricks

Five Smart Money Tricks! There really is no magic when it comes to being money smart. But following these five smart money steps, may surprise you by how much money will appear in your savings.

Trick 1:

The Three Jars

Set up three jars. Label those jars: SAVE, SPEND, and GIVE. A saving jar for money to be used later. A spending jar for money to be used soon on everyday things. A giving jar for gifts to help others.

Trick 2:

Set Savings Goals

Money-smart kids have savings goals and stick to them. If you save \$25 each month for four months, you could buy a \$100 bike! And if you save \$50 each month, you could buy that bike in two months! Sweet! The more you can save, the quicker you get the bike.

Trick 3:

Save First

Make sure that money goes into the SAVE jar FIRST. Put your money into your SAVE bank first that way you can only spend it once! Save your money for those big purchases that you really, really want, and you won't be tempted to spend it on little items that blow your budget.

Trick 4:

Track Your Expenses

Get a notebook that you use only to keep track of your money. Write down any money you spend. Try to keep a Spending Log. Write down what you bought, when you bought it, how much it cost, and why you bought the item. Your money diary will teach you something about yourself.

Trick 5:

Shop Smart

Now that you've saved some money... remember to shop smart! Check out prices, figure out where you can get the best buy for your money, and look for sales and coupons. Every dollar saved is a dollar you can spend it on something else.



Children 12 and under come in costume Friday, October 30th for a free goody bag!



2200 Clinton Avenue
Huntsville, AL 35805

**We are an Equal Credit
Opportunity Lender.**

Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured to \$250,000 by the NCUA.



DESIGN YOUR OWN JACK-O-LANTERN AND WIN ROCKET SWAG!

INSTRUCTIONS:

Decorate your pumpkin just how you want, but make sure to be original. After you have colored your pumpkin and decorated it just how you want mail it in, bring it by the office, or email it to marketing@rocketcityfcu.org. Be sure to watch the facebook page where we will be announcing our winner on Friday, October 30, 2020.

NAME _____ AGE _____

