

FINANCIAL SMARTS

BORROWING

- [4 Things Your Teen Needs to Know about Debt](#)

Upon graduation, many high-schoolers are ready (or think they are ready) for college. They're emotionally ready to spend time away from home, they're prepared for the workload of classes, etc. But what many of them lack is financial know-how.

BUDGETING

- [A Budget? How to Create One and Stick to It!](#)

Creating and sticking with a budget is the single best thing you can do to take and keep control of your money. The first time you take a serious look at where you're spending your money and where there is room to make adjustments, –we'll warn you, this can hurt, it's usually not pretty. But once you get a handle on it, managing and living within a budget will reap all kinds of rewards.

- [Blown the Budget? Plug the Spending Leaks](#)

Our cross-country move is complete, and I have to say—we're feeling a little (or a lot) lighter in the pocket. Although most of our move was covered by relocation reimbursement from my husband's new job, there were, of course, a lot of extra expenses that ultimately have added up.

- [Personal Financial Tools Make Budgeting Easy](#)

I'm not really a big fan of "budgeting." I can think of plenty of other things I would rather do than sit down and figure out where my money should be going. And I don't budget in the traditional sense. I don't have a budget worksheet where I list my income, then my expenses, and then figure out what's left over.

- [Reset Your Money Cycle](#)

You have a unique money cycle whether you think about it in those terms or not. And it's worth thinking about, because once you name it you can manage it. Your money cycle is the difference between success and failure for your financial goals.

- [Set 2014 up for Financial Success](#)

With all the talk of New Year's Resolutions, it is sometimes smart to stop and think about what you're trying to do and how you are trying to do it...

CREDIT

- [Timely Credit Card Payments are Crucial](#)

Between juggling student loan payments, rent, and other bills, you might be tempted to skip a credit card payment. Don't do it. Missing a payment can lower your credit score, which can lead to difficulty getting a loan or even a job.

SAVING

- [Hate Money Worries? Here are 3 Easy Savings Tips](#)

I really hate having to worry about money. I hate putting together budgets, I hate having to track my spending, and I hate having to worry about savings. Wouldn't it be nice to have an unlimited source of money?

- [Indulge in a Savings Binge](#)

Month after month, paycheck after paycheck, you tell yourself you really have to buckle down and save some money—just as soon as you pay off your credit card bill, or replace the tires on the car, or take care of that long-postponed dental work.

- [Saving for College: Plan early and Plan often!](#)

It seems like getting a college education continues to become more and more expensive. But whether you are a high school student or a parent of young children, you can ease some of the costs and stress of saving for college with good financial planning. A credit union is best suited to help you achieve your goals.

SPENDING

- [Cash Only! Rein in the Spending](#)

I'll be the first to admit that sometimes my spending gets out of control. After multiple occurrences, I've started to notice the signs (minus the obvious sign of spending too much money).

- [Cut Spending to Earn Money](#)

There are a lot of different “experts” out there who talk about budgeting and building wealth. Sometimes the advice they provide is pretty basic, like creating a budget or paying yourself first.

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