

MAKE THE MOST OF YOUR MONEY IN 2016



It's a new year, which means it's time to get in shape! Don't worry, we're not going to make you do squats and burpees. No, we're talking about managing your money.

CHECK OUT THESE THREE WAYS TO TRIM DOWN FLABBY SPENDING AND INCREASE YOUR SAVING POWER THIS YEAR!

1 FLEX YOUR MONEY MUSCLES

Make a list of everything you absolutely **HAVE TO** include in your budget, and cut everything else. Be merciless!

2 CRUNCH THE NUMBERS

Be realistic about how much money you have now, how much you're going to make from jobs or allowance, and how much you're going to spend.

3 GET YOUR GOALS!

Think about all the things you might want or need to buy this year. Going to college in the fall? Saving for prom or a spring formal? Make a list and figure out how much you need to afford everything on it.



The 7th Annual
**Tweet
for College
Scholarship**



A scholarship essay contest
in 140 characters or less.

**FEATURING \$2,000 IN
SCHOLARSHIP AWARDS**

The Tweet for College scholarship is open to high school juniors and seniors around the U.S. who belong to the Elements of Money program. There are four **\$250** scholarships—one given every two weeks beginning on January 15, 2016 and ending March 15, 2016—and one **\$1,000** first place scholarship to be awarded to an overall winner.

For essay topic and official rules, visit
www.ElementsofMoney.com

KEEP A BALANCED (MONEY) DIET

Being financially fit doesn't mean avoiding everything you love. Here are some ways to incorporate your favorite things into your budget.

Eat out because it's a treat (not because it's Tuesday)

Going to restaurants everyday adds up fast, so save it for special occasions. And use Groupon, Living Social and more to get a good deal.

Use free apps

Addicted to apps? You don't have to give them up, just make sure you always opt for the free version.

Check out annual passes

Do you and your family love going to the zoo, amusement parks or museums in your area? Buy an annual pass or membership. You can still go as much—or more—and save.



ARE GYM MEMBERSHIPS WORTH IT?

We couldn't do an issue about getting in shape and not talk about gyms. A lot of gyms offer deals in the new year, but are they worth the cost?

PROS:

Membership = motivation

You're more likely to work out if you're paying for it.

Change up your routines

The equipment lets you focus on different areas (cardio, legs, etc.).

Take specialized classes

They cost more, but classes are social and you'll get advice from an instructor.

CONS:

Deals don't always last

When your super bargain intro rate expires, the regular monthly charge might blow up.

Inconvenience Transportation, parking... belonging to a gym can eat up your time.

You can work out for free

at home With weights and free YouTube videos, you can exercise in your living room.


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