

# YOUR MONEY MATTER\$

### Welcome!

Welcome to the current edition of **YOUR MONEY MATTERS**, Rocket City Federal Credit Union's **Young Adult Account** Newsletter. We hope you will you enjoy this newsletter that's filled with money management tips and other information geared toward teenagers.

Keep in touch, find us on on....







# SAVING

How to save money so you can enjoy the things you love.

1. Assess your income. Determine how much money you have coming in; it may be easy to calculate this either weekly or monthly.

**2. Crunch some numbers.** Make a budget. Set a reasonable number for how much money you will be spending. Subtract that from your total income, so you can accurately determine

how much you'll be able to put back.

3. Set a goal. If you have a clear goal in mind, whether there is something you want to spend your money on or you just want to increase how much you have in savings, keeping that goal in mind will push you to achieve it.

**4. Stay motivated.** Help keep yourself on track by setting milestones and recognizing when you reach them. For Example, if you want to save \$200, give yourself some props every time you add another \$50 to your savinas.

> 5. Change counts. Save your coins and dollar bills in a jar. When it's full, bring it in to Rocket City FCU's main office. You can use the coin counter to see how much you have, then deposit into your account

**6. Store it.** Store your saved earnings in a safe place, like in your Rocket City FCU account or a secret location where no one will find it and you won't forget it.



## Young Adult Accounts

Having an account with Rocket City FCU has many benefits.

- It's a safe place to store your hard earned cash.
- Monthly statements allow you to track your spending.
- Debit cards provide easy access and a convenient payment method.





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.







Trying to save money this spring but still want to hang out with your friends and have fun? Here is a list of free and inexpensive activities for you and your friends.

**Artist Market -** Every Saturday, from 12 P.M. to 4 P.M., you can stroll down the hall of Lowe Mill and view creative art pieces by an array of local artists and vendors. You can shop or get inspired.

**Concert on the Dock -** Also at Lowe Mill, is the free concert on the dock. On the schedule this season is a different band every Saturday night from April 22 to June 10. Times are from 6:00 P.M. to 9:00 P.M.

**Panoply Arts Festival -** For the price of admission, Panoply offers dance and musical performances, along with art and food vendors. April 29 – May 1. Fri 5 P.M. - 9 P.M. Sat 10 A.M. – 9 P.M. Sun 12 P.M. – 7 P.M.

**12th Annual Cigar Box Guitar Festival -** Full of cigar box guitar folk culture, this event offers music, folk art, food trucks and more with no admission fee. May 27 – May 28. Fri 6 P.M. – 9 P.M. Sat 12 P.M. – 9 P.M.

**Concerts in the Park -** June 6 thru August 8, the Big Spring Park hosts concerts of local musicians free to the public.

**The BRIC -** Offering free admission for teens age 13 – 18, this hangout location provides music, a coffee bar, and a library. Located near the Parkway Place Mall on L & N Drive, the BRIC will be open April 6; hours are from 4 P.M. - 11 P.M. Other hours are available and can be viewed at ourvalleyevents.com/free-events-Huntsville.

**Gentle Yoga -** The Madison County Public Library hosts recurring, free yoga classes for beginners. You can bring your own mat or borrow one from the library. A few spring dates and times include April 13, April 27, and May 4, from 5:15 P.M. to 6:30 P.M.

Free Comic Book day at the Deep - May 7th, Deep Comics and Games will give away comic books free to store visitors. Located at 2310 Memorial Parkway, normal Saturday hours are from 10 A.M. to 9 P.M. \*Restrictions may apply. Watch Deep Comics and Game's website and Facebook page for more information as the event draws near.

**Poetry Writing Workshop -** Located at the Huntsville Literary Association, this free workshop will take place on June 28th, starting at 3 P.M.