

# FOUR TIPS FOR SOLVING A MONEY CRISIS



If you have money problems, you're not alone. Even smart savers sometimes struggle to keep enough cash. So if you lack the funds to pay for the things you need (like school supplies or car repairs), try these four tips ASAP:

## 1 **ADMIT THERE'S A PROBLEM**

If you ignore your money problems, they're likely to get worse. Tackle them head-on. If you can't control your spending, admit you need to make a change.

**2 **ASK FOR HELP**** It might be tough, but it's important to talk to your parents or someone you trust. They may be able to help you explore your options, and find a solution.

**3 **TRY NOT TO STRESS**** It's easy (and understandable) to worry, but panicking can affect your health. Exercise, spend time with friends, and find time to have fun.

**4 **MAKE A PLAN**** Write down how much you owe versus how much you have. Then list ideas to pay off your balance. A part-time job? Extra chores? An advance on your allowance? Figure out ways to earn extra cash.

**Don't forget to contact your CREDIT UNION. They may have someone who can help you get back on track.**



# SAVINGS SECRET... FOUR EASY WAYS TO STOP WASTING MONEY

What's the easiest way to find yourself in financial trouble? Spending too much money on things you don't need. Check out these simple ways to avoid common money wasters.



**These may not seem like a lot on their own, but the money you save adds up!**

## 1) FOLLOW ROAD RULES

Not only are speeding and parking tickets expensive, they can usually be avoided—if you obey traffic rules. Plus, you'll stay safe on the road.

## 2) CANCEL UNUSED ONLINE SUBSCRIPTIONS

Subscribing to a service online is easy (it's also easy to forget that you did it.)

## 3) AVOID NAME BRANDS

Fancy packaging and labels can cost you big bucks.

## 4) RETURN ON TIME

Whether it's from Redbox or your local library, late fees are a huge money waster.

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