

# Making the grade.

+ Fall 2016

*Make the most of your college visits!*  
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It's never too early to start thinking about life after high school, and fall is a popular time for college visits. You'll want to make sure you hit everything on the standard checklist: sit in on a class, eat in a dorm cafeteria, and ask lots of questions. But here are some extra tips to make sure to get the most out of your visit.

- Ask to see a few residence halls
- Break away from the tour
- Visit during less desirable weather
- Explore the surrounding area

- See what types of clubs or groups you can join
- Think about how far away it is from home
- Talk to some current students at the school
- Go to an athletic game the school is playing

## You're invited to the MFCU Family Day!

Friday  
OCT.  
14

The Wild Pumpkin Inc.  
5799 Beaverton Rd.  
Beaverton, MI 48612

Take Coleman Exit to  
Avoid Construction

3pm-  
7pm

Questions? Contact Rachel Finney at [rfinney@mfcu.net](mailto:rfinney@mfcu.net) or 855.835.MFCU ext. 1288.



Visit [mfcu.net](http://mfcu.net) to learn more  
about the student club.

**mfcu** MEMBERS FIRST  
CREDIT UNION

find your happy.

## Should Your Allowance Be Upgraded?

Now that you're getting older, what you need extra cash for has probably grown too. Maybe you have a part time job to help pay for your extras or maybe you rely on mom and dad to cover all of your expenses. Wherever your money comes from, it might be time to rethink it all.

**Budget Time** – Do you know what you spend in a month? It's probably time to put a budget together. Figure out your income versus your expenses and you'll get a good idea of where all the money goes (try one of the budget apps below).

**Make a List** – After you put together your budget, make a separate list (maybe a spreadsheet) of what expenses you pay and what your parents pay. This will give you a clearer picture of how much help you really need.

**Expand Your Allowance** – Talk to your parents about what's not already covered by your paycheck or allowance – things like auto insurance, school supplies or big ticket clothing items like coats and shoes. Maybe they can expand your allowance to include costs like these so you can learn how to your expenses budget better.

**Debit** – If you're getting your allowance in cash or cashing your paychecks, it might be time to open a checking account at your credit union – with the help of mom and dad of course! This is the perfect time to learn how to balance a checking account and get used to using a debit card of your own.

It won't be long before you're out on your own. Learn how to manage your money now while you're living at home where circumstances are more forgiving should you make any major money mistakes. By the time you hit college, you'll be money smart and ready to go.

## Did you know we have Youth Loans?!

**Our Youth Loan can help your financial situation while building good financial habits!**

Available to Student Club members ages 13-17

Available in amounts of \$100 to \$500

**What do I need to get a Youth Loan?**

Signed parental consent

Proof you're receiving some sort of income (babysitting, allowance, part-time job, etc.)

**Are you interested or do you have any questions?**

Give us a call at 855.835.MFCU to find out more!

## 3rd Quarter Dividends

Our Board of Directors has announced .15% Annual Percentage Yield for the 2nd quarter regular shared dividend paid on September 30, 2016. Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.