

MONEY'S WORTH

FOR TFCU MEMBERS

June 2018

Save easy(er).

savings

certificates

money markets

TFCU
Tinker Federal Credit Union

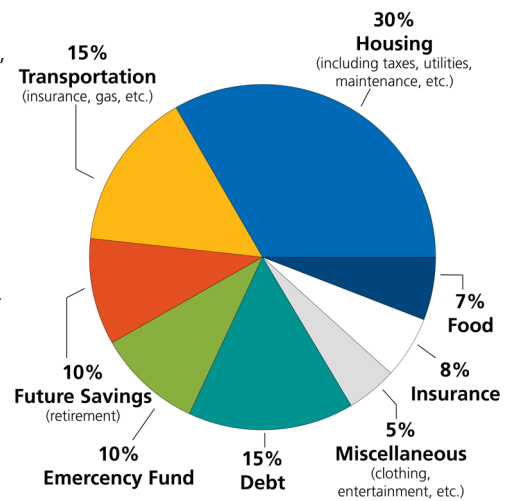
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Budget Your Way Out of Debt and Into Savings

We all know we should have a budget, and we should set aside money each month for savings. But, sometimes, our overwhelming debt causes us to feel like that's impossible, or we may not know where to even get started. We get it. And, you are definitely not alone. Learning how to create a budget and sticking to it can help get your financial situation turned around and heading in the right direction.

When you're getting started, it's hard to determine how much of your money should be put toward what. But, according to financial experts, basic budget guidelines, like these shown in the diagram here, are a great place to get started.



Take a look at your household budget and determine what adjustments you can make to ensure you're setting yourself up for financial success. Learn more about budgeting at [TinkerFCU.org](https://www.tinkerfcu.org). 💰



QUICK TIP

It's never too late to start your budget

Need some assistance determining your budget? Check out MyBalance, a free online program from TFCU designed to help you develop a financial plan to reach your money goals. Visit [TinkerFCU.org](https://www.tinkerfcu.org) to start using MyBalance today. 💰



Don't Be Intimidated By Jargon

When making investment decisions, don't worry if you can't understand the jargon experts use right away. Don't hesitate to ask questions. Jargon can be a bit intimidating, but here are some tips to give you a better understanding of the often used jargon:

Don't put all your eggs in one basket – Consider including several different types of investments in your portfolio. In a diversified portfolio, if some are losing value during a particular period, others may be gaining value at the same time.

Let your money ride – Understand the power of compounding on your investment returns. When you reinvest your investment returns, you begin to earn a "return on the returns."

Bear Market – This is a market that is falling. A bear market has a downward trend, and someone who believes the market is headed for a drop is often referred to as a "bear."

Bull Market – This is a market that is trending higher, likely to gain. Someone who believes the market is going to go up is considered a "bull." Additionally, the term, like bear, can be applied to how someone feels about an individual investment. If you are "bullish" on a specific company, it means you think the stock price will rise.

Call our team at TFCU Financial Advisors for help with your investment portfolio or to schedule a no cost, no obligation appointment.

TFCU Financial Advisors


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TFCU EVENTS


Shred Day, Edmond East > June 23, 2018

TFCU will be hosting our next shred day on Saturday, June 23, 2018, at our Edmond East branch at 3141 S. Bryant, from 9 a.m. to 11:30 a.m. Please limit the number of boxes you bring to no more than three (approximately 18 inches x 12 inches). 

Amusement Park Tickets > Now On Sale

Amusement park tickets are now available at participating TFCU branches. Tickets will only be available to TFCU members to purchase. Participating parks are Six Flags Over Texas (Arlington), Six Flags Fiesta Texas (San Antonio), and Frontier City/White Water Bay. Season passes for Frontier City/White Water Bay will also be available for purchase. To view ticket details and see a list of participating branches, visit TinkerFCU.org and search "park tickets." 

HOLIDAY HOURS

TFCU will be closed for Independence Day on Wednesday, July 4. 



For locations, numbers
and hours please visit
TinkerFCU.org

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