

MONEY'S WORTH

for TFCU Members | June 2025



Saving for a solid future

Whether you dream of an easy retirement, stress-free vacations or financial security, saving money is the first step to good financial management. Here are some tips to make your money-saving journey easier:

- **Set budgets.** Analyze your income and expenses and categorize your budget to pinpoint areas you can cut back or add to your savings.
- **Automate.** Automatically transfer part of your income to your savings account and increase amounts over time.
- **Remember high-interest debt.** While saving, it's important to manage debts efficiently. Prioritize paying down high-interest debts, while still regularly adding to your savings account.
- **Enjoy low-cost fun.** Saving doesn't mean cutting out fun. Even in the winter months, affordable activities are plentiful if you look hard enough. Staying on-budget only boosts your savings.

Saving isn't about storing money away but ensuring a solid financial future. Make things easier by setting small, achievable goals and choosing the right saving strategies for you. Here are a few ideas that might help:

- **Follow the 50/30/20 rule.** Allocate 50% of your income to needs, 30% to wants and 20% to savings.
- **Use the envelope method.** Divide money into different spending category envelopes. Once it's gone, so is your monthly spending in that category.
- **Join a challenge.** Fun challenges exist to help with saving like trying to increase the amount you save by setting aside predetermined amounts weekly for a year. You can find more fun challenges online.
- **Match expense savings.** Whatever you spend on a nonessential item, put that amount into your savings account. This can help curb spending and boost your savings at the same time.

With the right strategies and discipline, you can accumulate savings that bring stability and peace of mind. The sooner you start, the better prepared you will be for a solid financial future. ■

Article by Kara Robinson
TFCU Financial Educator

TFCU events

Drop-in financial coaching: June 6, 2025

Moore branch, 400 S.W. 6th St. | 9 a.m. - 5 p.m.
Meet TFCU's Member Solutions team for free, one-on-one financial counseling sessions.

Shred Day: June 7, 2025

Edmond East branch, 3141 S. Bryant Ave. |
8:30 - 11:30 a.m.

Limit the amount of paper to no more than three boxes (approximately 18x12x12 inches) per car.

Holiday closing: June 19, 2025

TFCU will be closed Thursday, June 19, in observance of Juneteenth.

Shred Day: June 21, 2025

Ada branch, 1620 Lonnie Blvd. | 8:30 - 11:30 a.m.
Limit the amount of paper to no more than three boxes (approximately 18x12x12 inches) per car.

Drop-in financial coaching: July 1, 2025

Midwest City branch, 6501 Tinker Diagonal |
9 a.m. - 5 p.m.
Meet TFCU's Member Solutions team for free, one-on-one financial counseling sessions.

Civil Service Retirement Briefing

Learn about steps to take to prepare for your retirement from civil service.

Dates:	8:30 a.m. - 4 p.m.
March 20	TFCU Midwest City Branch
April 24	Community Room Floor 2
June 26	6501 Tinker Diagonal, Midwest City, OK 73110
August 28	Seating is limited. Please RSVP by calling
October 2	(405) 737-0006 or enroll at
November 6	TFCUFinancialAdvisors.org.

TFCU Financial Advisors is located at
6501 Tinker Diagonal Midwest City, OK 73110



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*New accounts opened between June 1, 2025 and July 27, 2025, are eligible. Maximum age for opening a SaveAbles kids account is 18 years old. Receive \$25 into the SaveAbles account within seven days of account opening. Required to open a \$5 Share (Savings) account to receive \$25 into Savings and SaveAbles account. Cannot be combined with other Share (savings) incentives offered by TFCU. The 0.25% dividend rate and 0.25% annual percentage yield (APY) are accurate as of June 1, 2025. Dividend rates are declared by the Board of Directors of TFCU and are subject to change at any time. Fees may reduce earnings. May be reported as taxable income. All accounts subject to approval by TFCU and all membership qualification guidelines apply.



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