

Happy Independence Day- July 4th, 2017

"We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness."

*~The Declaration of
Independence
July 4, 1776*



Hope you have a safe and happy Independence Day! Your credit union will be closed to celebrate the holiday.

Back-To-School Shopping: Incorporate A Personal Finance Lesson

Most parents regard back-to-school time with a mix of emotions. On one hand, you're sorry to see your kids go. On the other hand, it'll be nice to have the whole house awake and moving before noon again!

Regardless, there's time for one more shared experience before school starts and summer ends: **back-to-school shopping!**

Involving your kids in back-to-school shopping is a great way to start a conversation about personal finance and encourage thrift at the same time.

Here's how it works.

1.) Set a budget

You don't need to set aside a ton of money. Most school supplies are relatively inexpensive and the challenge of shopping on a budget can make this a fun activity for kids. What's more important than the specific dollar amount is the clarity of it. A budget for back-to-school shopping shouldn't be "about \$20." It should be a specific amount.

2.) Walk them through a plan

Take the school supply list provided by your school and start building a shopping list. Take a look at a few retailers' advertisements to get an idea of their prices. How much you'll need to be involved at this point really depends upon the age of the child. For younger kids, you might put them in charge of two or three items. For older kids, you can take more of a hands-off approach. You'll want to make sure they get everything on the list, but the more they get to do on their own, the more they'll learn.

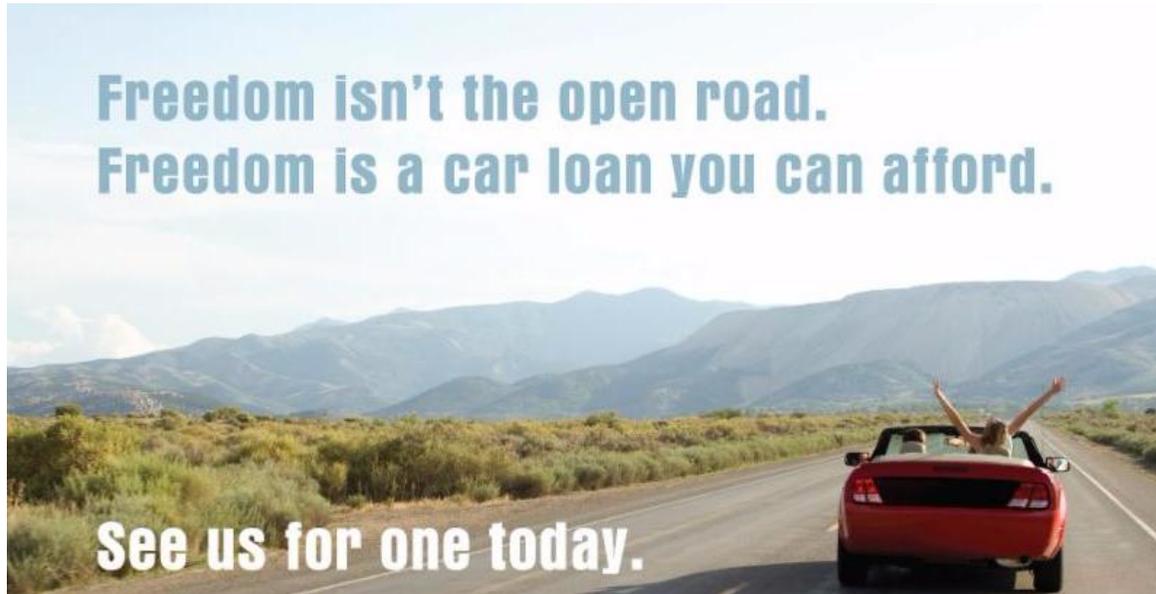
It's important to identify a few places where kids have to make choices. If they want to splurge in one area, they'll have to cut back on another. This kind of trade-off thinking encourages budgeting and planning.

3.) Set up incentives for performance

Businesses reward their employees for completing projects under-budget. Can you do the same? Maybe the difference between the budget and the amount spent can be taken to a thrift store to pick out some new clothes or let them pick dinner for a night. The important part of the reward is that kids feel incentivized to be thrifty. You might be surprised at the lengths kids will go to in making budget decisions if they're properly motivated. They'll get important lessons about personal finance, and you'll get to save a little money on back-to-school shopping!



Don't forget if you need a little extra cash for your back to school shopping you can call, 931.484.9433 extension 120, or stop by the credit union to learn about our Back-to-School loan.



Dining In Recipe...

Baked Chicken With Ranch And Bacon

This is going to be your new favorite dinner. Seriously. Think chicken. And bacon. And top that with oozing cheese. This is completely addictive. Consider yourself warned!



Ingredients:

- 4 small boneless, skinless chicken breasts
- 1 cup ranch dressing
- 8 slices bacon
- 2 cups shredded cheddar cheese

Preparation:

1. Preheat oven to 400° F.
2. Place the chicken breasts into a 9 in. x 13 in. baking dish.
3. Drizzle ranch dressing directly onto chicken, then add two strips of bacon to cover the chicken.
4. Bake for 40 minutes or until chicken is cooked through.

5. Add the shredded cheese and bake for another ten minutes or until cheese is melted.

Tip: Pairs excellently with warmed dinner rolls and fresh garden salad.

Yields: 4 servings

Contact: **Upper Cumberland Federal Credit Union**
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