

MODERN MONEY MAG



84th Annual Meeting Announcement

The 84th Annual Meeting of UCFCU will be held at
5:00 pm on Tuesday March 12th at the
Cumberland County Community Complex.

*This year's theme will be 80's style. Join us for food,
refreshments and door prize drawings*

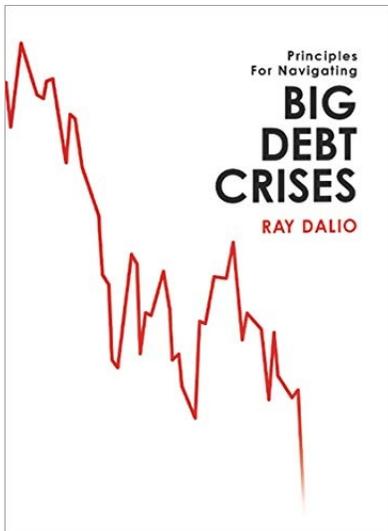
This is How Our Members Go Car Shopping

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A Template For Understanding Big Debt Crises

When it comes to money, it's natural to think about personal budgets and account balances. But in the back of every American's mind lies a tinge of worry for the state of the nation's finances. Aside from the enormous national debt our country carries, there's lots of talk about a possible, looming recession in our future. With unemployment down, inflation up and the Fed raising interest rates, many Americans are worried that we may be heading toward another financial crisis.

In his new book, *A Template for Understanding Big Debt Crises*, investor Ray Dalio shares his unique insight into how debt crises come to be and how we can successfully navigate them.

[Read More](#)



How To Deal With Distracting Friends

Friends are a huge part of college life. Most students actually spend close to 90 hours a week with their friends – compared to just 15 hours in class!

It's important to spend that time socializing, especially in a high-pressured environment like college. Friends keep us grounded, entertain us, support us, and in general help to keep us sane. Sometimes, though, friends can be a tremendous distraction when what you really want to do is buckle down and study.

It doesn't have to be all or nothing. You can keep your friends and still ace your exams, without any hurt feelings. Read on for ways to deal with four different kinds of friends who can distract you from your goals.

1. The super-chilled friend

This friend is the most relaxed in your group.

Upcoming Federal Holiday Closings

Monday, January 21st: Martin Luther King Day

Monday, February 18th: Presidents Day



Come in for some refreshments in all 4 of our Branches on Lobby Days!

Lobby Days Schedule

Friday, February 1st
Thursday, February 14th
Friday, March 1st
Friday, April 5th

**Happy
New
Year!!**

**Wishing you
a happy and
prosperous
New Year!**

