

MODERN MONEY MAG



TO DO:

- Pay the Electric Bill**
- Pick Up Groceries**
- Update my Beneficiary.....?**

Did "updating your beneficiary" make it on to your "To Do" list today? None of us like to think about death - especially our own. As important as it is to make that payment on time, don't forget to keep your beneficiaries up to date so you can have peace of mind that you know exactly where your money will go.



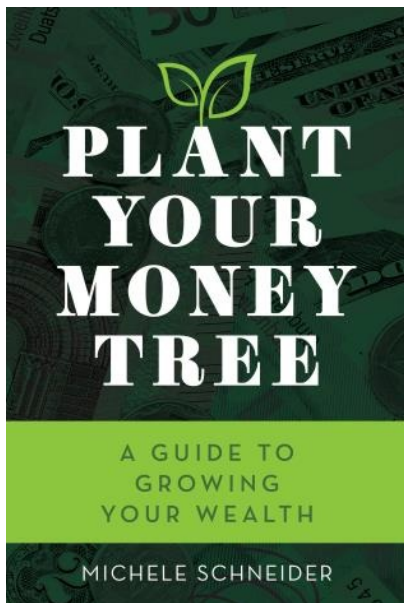
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Charity@ucfcu.org or Mishaela@ucfcu.org

**Appraisal will be paid by the credit union only on loans that close. Appraisal offer is valid on applications received January 1- March 31st 2019. We are an Equal Housing Lender. Insured by NCUA. Other restrictions may apply. Must qualify for membership. UCFCU NMLS # 516941 Charity's NMLS # 1193841 Mishaela's NMLS # 1768645.*



Book Review

Plant Your Money Tree: A Guide To Growing Your Wealth

Wouldn't life be fantastic if you had that mythical money tree growing in your



5 Tips for Your First Spring Break On a Budget

It's your first spring break and you're totally psyched! But that doesn't mean you need to break the bank. Have yourself an awesome time without blowing your budget by following these five spring break tips.

1. Check your school for discounts and help

Lots of colleges offer on-campus travel agents who can help you plan your

backyard?

Short of planting a tree that actually sprouts dollar bills, learning how to boost your income and investing wisely is the best thing you can do for your finances. And the soon-to-be-released *Plant Your Money Tree*, by Michele (Mish) Schneider, will show you how to do exactly that.

[Read More](#)

vacation right by snagging the best deals. Plus, your school may be able to get you special discounts.

2. Don't pay full price

Before booking any hotel stays or attractions or going out to eat, check out sites, like Groupon, LivingSocial, Restaurant.com and CouponCabin.

[Read More](#)

What can you do with a tax refund?

- **Be Prepared** - Lower anxiety by starting an Emergency Fund.
- **Tackle Debt** - Pay down part of your Home Equity Line of Credit.
- **Invest in Yourself** - Add more to your 401(k) or start an IRA.
- **Re-charge** - Take an affordable, stress-free trip with someone special.





I can't decide if people who
wear pajamas
in public
have given up on life or are
living it to
the fullest.

- LAY MINIHIM MINIHER

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