

# WHEN MONEY ATTACKS

## WHAT TO DO WHEN YOU HAVE FINANCIAL PROBLEMS



**Money problems can affect anyone.** Maybe you lost a job, or you spent too much money. Whatever the reason, when you find yourself **short of cash for the things you need**—like school supplies or car repairs—it's best to act fast. Here's where to begin:

**ADMIT THERE'S A PROBLEM.** Money problems don't go away when you ignore them. They usually get worse. Tackle them head-on.

**TALK TO SOMEONE.** Swallow your pride and talk to someone you trust—like your parents. They may be able to help, but even if they can't, it will still feel good to talk things out and explore your options.

**DON'T PANIC.** Money problems can cause a lot of stress, which can affect your health. Exercise, spend time with friends, and find time to have fun.

**MAKE A LIST.** Write down exactly how much money you have and what you owe. This will give you a good idea of what you're going to need to get you out of your bind.

**CONTACT YOUR CREDIT UNION.** They may have someone who can help you figure out what to do and help you get back on track.

For more information, visit  
[www.ElementsofMoney.com](http://www.ElementsofMoney.com)

*Unless you have a rich relative who can bail you out, money problems don't fix themselves overnight.*



# TOP FOUR MONEY WASTERS

What's the easiest way to find yourself in financial trouble? Spend too much money on things you don't need. Avoid these money wasters and you'll immediately start saving money.

- 1 SPEEDING TICKET.** Speed and you'll pay a hefty price: an expensive fine and an increase in your insurance that can last for years. Besides, it's safer to drive the speed limit.
- 2 ANYTHING YOU DON'T USE.** Do you have a gym membership but can't remember the last time you went? How about online subscriptions? Cut out these types of expenses to save money.
- 3 NAME BRANDS.** Fancy packaging and labels can cost you big bucks. Whenever possible, steer away from name brands to help you avoid financial chaos.
- 4 LATE FEES.** Whether it's a late fee from Redbox or your local library, consider that a huge money waster. These little things can add up over time.



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For this year's scholarship contest, we asked the following question: **How are credit unions like superheroes?** Here's the winning tweet:

*"Faster than an ATM! More powerful than cash! Able to lend money! It's a bird, it's a plane, it's a Credit Union!"*

Congratulations to @jamhurn1, and thank you to all the many fantastic tweets we received.

**2014**  
**Tweet for College**  
**Scholarship Winner**

[www.familytrust.org](http://www.familytrust.org)

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