

SAVING & SPENDING



“That’s it. I’m not spending ANY more money for at least three months!” How many times have you made a statement like that, and then go to the mall that very weekend? The handbag is just calling your name. And it’s a bargain deal, too, so you just can’t pass on it. And then the wallet’s empty. Again.

Sound familiar? It happens to me all the time. At exactly the time I go to the mall, with all my noble intentions in mind, every store manages to have a sale. And a big one at that. So the cycle begins anew. I buy, then I save, and then I splurge. And then I save again. And buy again; it’s endless!

Recently, however, I came up with a solution to my problem. Every time I earn some money, I put half of it aside in an envelope marked “Savings.” The other half I put in my wallet for those times I want to treat myself to a new pair of shoes, or to take a mini splurge on Amazon. Now, if you feel you won’t be able to withstand the urge to take money from your savings, you can hand it over to a parent or someone reliable, who will make sure it won’t get spent on frivolities.

When the savings envelope has a substantial amount of money in it, you can deposit it into a savings account at the credit union. Now you’re on your way to saving big money, whether it’s for college, or a car, or even for that electronic gadget you’ve been craving.

Let’s save! Open your Savings and checking accounts now at NorState FCU, online or by stopping in any of our 6 convenient locations. www.norstatefcu.org