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Could you use a Macbook Air? Well, our Sign to Win promotion is back! Every time you use your PSCU debit card, you will be entered into a drawing to win! Not to mention, there are **UNLIMITED ENTRIES!!** If you're anything like me, that adds up to A LOT of chances to win. Start signing today and until January 31st. For details on rules and qualifications, [click here](#).

Easy Ways to Get Cash for Unneeded Possessions

Ways to earn money for extras

Sometimes there's not enough room in the budget for extras. Perhaps you have your eye on a new pair of shoes, are eager to upgrade your living room with a new couch or you have to be the first in your friend group to possess the latest gadget. If you need funds for a shopping spree or splurge, consider the following tips to earn extra money.

Get a side gig

A part-time job or side gig is one way to earn another paycheck to cover wanted expenses. If you love dogs, offer your services as a dog sitter or dog walker. NerdWallet recommends the Wag! app to help coordinate gigs. Of course, you can always start close to home with the canines in your neighborhood or with the furry members of your coworkers' families.

Remember those Friday and Saturday nights you spent as a teen babysitting? Even though you're no longer a teen, a babysitting gig will earn you extra money now. Set up a profile on Sittercity or Care.com to connect with families in need, suggests NerdWallet.

Use your day job to fuel your side gig interests. If you're a writer or editor (or dream of being a writer or editor) look for freelance writing and editing opportunities online. "Websites such as Upwork, Fiverr and Freelancer offer opportunities to do a variety of freelance jobs, such as writing, programming, design, marketing, data entry and being a virtual assistant," according to NerdWallet.

If you're a teacher, consider tutoring students outside school hours or online. Entrepreneur contributor R.L. Adams suggests checking out sites Skooli, Tutor.com and Tutor Me for teaching opportunities. "You could easily tutor a subject like math or science, while also teaching a language if you're bilingual. You could also tutor musical instruments like the guitar or piano, along with a slew of other subject matters," Adams writes.

If you love to drive, consider logging some hours as a driver for Uber or Lyft.

Declutter and sell

What you already own may be the key to the extra money you need. Look around your home and start sifting through your stuff. Are there items that you don't use or don't want? Perhaps your blender is just taking up space in your cabinet or you can't remember the last time you rode your bicycle or you're not in love with some pieces of your wardrobe. Instead of letting items you don't want cluttering your home, sell them. You can post them on sites like Craigslist, Freelance Marketplace, eBay or even Instagram. Poshmark is an option for your clothes and accessories as well as home goods.

You can also make selling your clothes fun with a party. "This will take a little planning, but you could host a 'raid my closet' party. Simply invite your friends, family or coworkers to your house and let them pick out the stuff they want to buy from you," advises Entrepreneur VIP contributor John Rampton.

For another option, consider brick and mortar stores like pawn or consignment shops to sell your merchandise. Additionally, you could be community-minded and host an old-school yard sale.

Consider one or all of these methods to generate extra income for the items you have on your wish list.



Top 3 Signs It's Time to Buy a New Car

Should you buy a new car? Read this first.

If your car is getting older, you may have started to think about buying a new one. But is it really the time to replace your ride? After all, new car envy can creep up at any time, and it isn't always rational. So if you've been thinking about buying that gleaming new SUV you saw at the dealership the other day, consider whether the following are true first.

Your annual repair bills exceed a year's worth of new car payments

At some point, every car owner is faced with repair bills, and the more the bills add up, the more you might wonder if it would be worth it to buy a new car rather than continue investing in a car that will just need more repairs down the line. According to U.S. News & World Report's Jamie Page Deaton, many car owners begin to think about replacing their car when bills begin to add up to a large proportion of their car's value. "But thinking that way is actually a costly mistake," he warns. "This way of thinking confuses a car's potential monetary value with its actual value."

If your car is on life support, the questions you should ask yourself are the following: How much does it cost to run and repair your car per year? And how much would it cost to pay off a loan and run a brand new car over the same period? Even if the repair bills are adding up, it's probably more cost-efficient to keep your old car over buying an expensive new one. If your annual repair bills exceed a year's worth of new car payments, it's time to replace your ride.



You want more safety

No matter the finances involved, if you've noticed you feel unsafe behind the wheel of your current car, you may want to start to shop around for a new one. New cars are significantly safer than ones even from the early 2010s, and many come with high-tech features that can help you avoid crashes altogether. A backup camera, side curtain airbags, electronic stability control and forward collision warning are all considered safety basics in modern cars. "Many of today's high-tech cars work to avoid crashes altogether, warning the driver about hazards and sometimes responding to threats quickly," Consumer Reports says. "Advanced systems can automatically slow or completely stop a car."

Additionally, consider that crash evaluation programs run by the Insurance Institute for Highway Safety and National Highway Traffic Safety Administration become stricter every year. This means that even a 2010 car with a five-star safety rating is unlikely to be as safe in a crash as its 2019 equivalent.

You really want the newest connectivity features

If you want to listen to Pandora®, Spotify® or your own custom playlists, or use your phone in your car hands-free but are stuck with a cassette player adapter in your current car, it may be time to upgrade. Virtually all new cars come with Bluetooth® phone connectivity and a USB port, though most also come with a voice-activated command system, built-in navigation, and Apple CarPlay and Android Auto for enhanced smartphone connectivity. And it's not just connectivity features. "Even some basic cars now offer fancy stuff, like a heated steering wheel or cooled front seats, which were once exclusive to luxury cars," Consumer Reports says. "It sounds frivolous, but once you've grasped a heated steering wheel on an icy morning, there's no going back."

There are many reasons to buy a new car. If it comes down to finances, ask for an expert at your local financial institution to help you crunch the numbers.

Holiday Hours



The Real World Bootcamp



Public Service Credit Union held a 4 day "Real World Bootcamp" event for four local schools to educate them on what to expect after graduation. This no cost "adulting 101" field trip covered some basic life skills to help students feel more prepared as they get ready to leave the nest. Topics covered included car maintenance, budgeting, healthy habits, taxes/voting, and job interviewing basics. Students left the field trip with some great swag and additional resources for them to reference after they left the event.

Detroit Rescue Missions Soup Kitchen



The PSCU team rallied together to prep and hand out food at a Detroit soup kitchen for the holidays. Any further information or donations can be found at this link <https://drmm.org/>

Annual Meeting



The Annual Meeting will be held at the Romulus Branch located at 7665 Merriman Rd on January 21st, 2020.

We would like to encourage your attendance and participation.

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Newsletter

How to Give Back to Your Community in the New Year

How to make your community better in the New Year

The New Year is almost here, and that means New Year's resolutions are going to start stacking up like old magazines. While most people take the beginning of a brand new calendar as an opportunity to commit themselves to self-improvement, the New Year is also a fantastic opportunity to make the world a better place for everyone, not just yourself. Here are a few ways you can give back to your community in 2020.

Donate your time

There are countless ways to use your free time to help others. Most cities operate homeless shelters and soup kitchens, both of which are almost definitely in need of volunteers. Similarly, even if the holidays are past, the beginning of a new year can be a very lonely time for people whose families are away. Consider spending some time visiting with senior citizens in a senior center or hospice. Interacting with someone other than a doctor for even a few hours a week can raise spirits and give the elderly something to look forward to. Additionally, you might get to hear some incredible stories from their lives.

It's not just people that could benefit from a little bit of help in 2020. Animal shelters are always looking for volunteers to help care for abandoned pets, run adoption events, and assist any visitors. You can also sign up to be a part of a local wildlife preservation group, parks and recreation board, or environmental conservation organization. If you're looking for something a bit less structured, you can always take it upon yourself to pick up garbage on the side of the road or in public spaces.



Donate your money

Between work, family, and other obligations, you may not have the time to volunteer at a shelter or clean up your city. Thankfully, there are countless nonprofit organizations and national causes that accept charitable donations so they can fund work on the issues you care about. You can donate money to a museum, local arts group, women's shelter, or virtually anything else. The other major benefit to contributing money rather than time is that the cause you support doesn't have to be local. You can contribute to cancer research, humanitarian efforts overseas, and disaster relief anywhere in the world. The result may not be as immediately noticeable, but you're still helping to make the global community better for everyone.

Spread the word

If you find yourself strapped for both time and money, you may feel like you have nothing to offer, but you do. Spreading information to the far reaches of the globe has never been as easy as it is today, and you can use that enormous network to raise awareness of a cause you feel passionate about. People can't support a movement or charity if they haven't heard of it, so by telling the world about a way they can help to make a difference, you are making a difference too.

Volunteering time, donating money, and raising awareness can have a real, tangible effect on your community and the world itself. Regardless of how you do it, make 2020 the year that your New Year's resolution is about giving back to your community and making the world a better place.

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The Right Way to Take Out College Loans

Tips to avoid getting trapped in debt

College loans seem like a boon for students seeking higher education, but all too often, they can become a burden. According to the nonprofit group American Student Assistance, 56 percent of young adults suffer from near-constant worries about paying back their loans, while 61 percent are considering additional employment to manage their mounting student debt. Moreover, 54 percent of recent graduates have forgone retirement savings to focus on paying off loans. To help you make an informed decision about your financial future, consider these tips on taking out student loans.

Understand the offers

While it may be tempting to lunge at the first offer you receive, it pays to shop around for a loan or financial aid package that suits your needs. The right one isn't always the largest, so it's critical to understand the details of a financial aid offer before you sign on the dotted line. For instance, if two schools offer you competing financial aid packages, check their mix of loan offers, grants and scholarships. It's safer to choose an offer that's primarily comprised of grants and scholarships because you don't have to pay those back.

Consider supplementing your funds

Instead of borrowing for most of your expenses, supplement your funds with other sources. Your first step should be filling out the Free Application for Federal Student Aid, and use your essay-writing skills to apply for scholarships. With a little effort, you could receive funds that are taken directly off of your tuition — and you don't have to repay them. You could also consider outside employment, a work-study program, an on-campus job or a freelance gig. According to A.D. James Jr., Director of Student Financial Services at Tuskegee University, working while attending school can help you gain experience and build your resume or portfolio, so you'll be a step ahead of your peers when you graduate.



Know what you're signing

It's exceedingly easy to accept a loan without fully understanding what it entails. Robert Farrington, a contributor to The College Investor, remembers how he accepted \$20,500 worth of student loans simply by clicking the "Accept" button on his university's website. Many students have done the same, fully unaware of how much their monthly payments will be, what the interest rate will be and how long the loans will take to pay off. Remember, you'll need to budget for these payments alongside expenses like rent, food and transportation. Without that understanding, it's hard to make an informed decision, so always read the fine print and ask plenty of questions before accepting a loan.

Use loans only for educational expense

When you get your hands on thousands of dollars of student loan money, the rush can be exhilarating. However, resist the urge to spend that money on fun-but-unnecessary expenses like vacations, entertainment and expensive clothes. If you indulge too much, you'll end up owing more money than you can actually pay back, so stick to spending your student loan dollars on the essentials, like textbooks and tuition fees.

When managed properly, student loan money can be a powerful tool to help you reach your educational goals. Before taking out a loan, be sure to consult with your family as well as experts, such as a counselor, advisor or financial planner.

