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Hunting for a RV this Season?



Set your sights on a New or Used RV and get up to .50% off the published RV rates*. Contact one of our Relationship Officers to get preapproved and lock in your rate during the months of October and November. Our team will work with you to get into an RV that fits within your budget and you will be ready to hit the outdoors in style!

*The rate may vary depending on each individuals' credit history, year of RV and underwriting factors.
All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

Holiday Closings

October 14	Columbus Day
November 11	Veterans Day
November 28 – 29	Thanksgiving
December 24	Christmas Eve
December 25	Christmas

Identifying Your Wants Vs. Your Needs

Practices that reduce your spending and save you money

The foundation of successfully managing your finances is budgeting, and a pillar of budgeting is learning to distinguish your needs from your wants. If you can't differentiate those, you could wind up overspending on luxuries that you can't afford.

Give your budgeting skills a refresher by improving your ability to distinguish your wants from your needs.

Why should you budget for your wants?

If something makes you happy, why should you deny yourself that pleasure? Haven't you earned that indulgence for working hard every day?

The problem with this mentality is that it can quickly develop into a habit that's hard to break when you should be saving money for long-term expenses like a down payment on a house or repaying debt. Immediate, fleeting indulgences can rapidly consume your bank account and dictate your spending habits. Plus, many of these momentary desires can be discarded and forgotten quickly after you buy them.

If you want to successfully plan and achieve your long-term lifestyle goals, you need to identify and control your inessential expenditures.



Ways to discern wants from needs

Courtney Jespersen of NerdWallet has a great technique to identify your essential needs: if removing a particular expenditure would directly impact your ability to live or work, that expense is probably a need. She identifies the most common needs to be housing, transportation, insurance (automotive, home and medical), home utilities and food.

Wants, on the other hand, are "expenses that help you live more comfortably," according to Jespersen. You could cut these expenditures and still live and work as you currently do, just not as indulgently or gratifyingly as you used to.

The grey area between wants and needs

Separating wants from needs isn't necessarily a black-and-white matter. Oftentimes, expenses are on a sliding scale that make distinguishing them challenging.

For instance, a car is an important need for many people so they can commute to work and buy groceries, but the actual vehicle they choose and its amenities can become a want if a more extravagant model is desired. The same goes for other expenses, such as food. Sustenance is a need, but that prime rib isn't.

Drawing a line

As Paula Pant of The Balance points out, it's hard for a person to see their own wants as anything other than a need, especially if you've grown accustomed to having that luxury on a daily basis. For instance, your streaming video subscription, morning coffee, makeup, internet service or even your smartphone (some companies do still offer pre-paid basic phones). It's hard to think of your life without these amenities, but unless their removal directly hinders your ability to do your job or remain alive, you should budget for these expenses as non-essential.

If you're struggling to figure out what expenses are non-essential, consult a friend whom you trust and consider prudent. Additionally, an outsider can bring an unbiased perspective to your spending habits that you can't on your own.

A good budgeting technique for wants

Pant suggests following a 50/30/20 budget: 50 percent of post-tax monthly income goes to needs, 30 percent to wants and 20 percent to savings/debt reduction. She concedes that you shouldn't cut every single want you desire, but limiting how much of them you buy every month forces you to prioritize which are more worthwhile to you. You're prioritizing based on satisfaction, not just desire.

Being able to distinguish and prioritize your desires is essential to achieving your financial goals and reaching a lifestyle down the road in which you'll have more disposable income to spend on your wants.

Financial Tips for Going Back to School

Financial tips for mature learners

If you're considering going back to college to boost your credentials, you're probably on the lookout for money-saving strategies. Here are five dollar-stretching tips to keep you at the top of your class.

Fill out FAFSA

If you're looking to continue your education, your first stop should be the Free Application for Federal Student Aid website. FAFSA requires your income, housing and tax information, so be sure to have last year's tax return ready when you apply. Plus, most colleges and universities require that you complete the FAFSA to become eligible for other funding opportunities, including grants, scholarships, federal loans and federally subsidized work-study jobs.

Get grants and scholarships

While most grants and scholarships are directed at younger students, there are plenty of opportunities for older, non-traditional students as well. According to Forbes contributor David Randall, websites like Scholarships.com and FastWeb can help you find scholarships based on your demographic characteristics, like age and location. You can also receive grants based on financial need, such as the Federal Pell Grant, along with merit-based grants.



Take advantage of employer benefits

Before taking on debt from federal or private student loans, check to see if your current employer offers educational benefits. Alexa Mason, a contributor to The College Investor, explains that some companies may help you cover the cost of your education — especially if your degree will advance your current career. Employers can pay up to \$5,250 per year for your classes — and it won't count as income for you, as long as it's a benefit that's offered to all employees. Further, if you've served on active duty in the military for more than 90 days since Sept. 10, 2001, you qualify for the Post 9/11 G.I. Bill. Depending on how long you served, the military may cover your tuition and fees, while providing a stipend for your books, supplies and housing.

Look into low-cost programs

Depending on your career goals, current skills and employment status, you might qualify for free or low-cost courses. These programs run the gamut from counseling to computer programming. Furthermore, some states provide free or low-cost programs based on industry demands. For instance, Florida has a free program to help train registered nurses, while North Carolina offers its residents an education in pharmaceutical and biotechnology fields. With so many potential opportunities, be sure to check your state's offerings.

Know your tax benefits

Older students can take advantage of some notable tax credits and deductions. The Lifetime Learning Credit is geared towards adults attending school part-time. John W. Roth, a senior tax analyst, explains that it boasts a credit equal to 20 percent of qualified education expenses up to \$10,000. In other words, that's \$2,000 taken directly off of your tax liability. Better yet, you don't even have to enroll in a degree-granting program to use this credit, and you can use it for as many years as you're studying. Just keep in mind that the credit diminishes as your income rises. Singles who earn an adjusted gross income of \$58,000 or more and couples who earn above \$116,000 don't qualify for the Lifetime Learning Credit.

Are you looking to head back to campus or earn the degree you've always dreamed of having? Talk to your financial advisor to learn more about your options for continuing your education.

Top-Rated Apps to Help You Sleep Better

Feel rested and refreshed with these apps

Thanks to an endless stream of social media and entertainment, our phones, tablets and computers can tempt us to stay awake until the wee hours of the morning. However, that doesn't have to be the case. Here are five apps that can help you and your loved ones get high-quality, restful sleep.

Sleep Genius

If you want an app designed by neuroscientists and sleep experts, choose Sleep Genius. Currently the world's top sleep app, this program includes soothing soundscapes to help you fall asleep, a power napping mode and an alarm that gradually wakes you up, so you can feel refreshed instead of frazzled. Dr. Kamran Fallahpour, a Clinical Psychologist and Neuroscientist at the Brain Resource Center in New York, hails Sleep Genius as an easy-to-use, scientifically sound sleep aid with no negative side effects. You can purchase Sleep Genius on both Android and iOS.



Pzizz

This beautifully designed app gives you a selection of soothing, orchestral soundtracks that are designed to help you wind down. Each song is set to fade out after an hour, just in case you fall asleep. Pzizz also features calming neuro-linguistic programming that leads you on a guided relaxation routine. You can even choose between male and female narrators. Better yet, millions of users love Pzizz, including author J. K. Rowling and NBA star Roy Hibbert. If you're interested, you can download this app on Android and iOS.

Sleep Cycle

Instead of using soothing music or calm voices to lull you to sleep, this app is all about the biometric data of a good night's sleep. It even generates graphs that chart your sleep phases. Using your device's microphone, Sleep Cycle analyzes your breathing patterns to track your sleep cycle. When morning comes, the app will wake you up during the lightest part of your sleep cycle, allowing you to awake feeling refreshed and energized. You buy Sleep Cycle for iOS and Android devices.

Pillow

If you're looking for data on your sleeping habits, Pillow can provide the insight you're looking for. This app for your Apple Watch monitors your sleeping patterns based on your movements, heart rate, sleep apnea, snoring and sleep talking. When it's time to wake up, Pillow uses an advanced algorithm to wake you up at your lightest possible sleep stage. It can even work with the built-in Health app on your iPhone or iPad, so it can offer personalized recommendations based on factors like your blood pressure and caffeine intake. Pillow is only available on iOS devices.

Sleepasaurus

As any parent knows, sometimes kids need a little help drifting off to dreamland. Sleepasaurus is a cute, fun app that encourages your little ones to have a healthy sleep schedule. Your little one can choose between seven sleepy prehistoric pals. When it's time for bed, the app encourages a bedtime ritual — putting the dinosaur to bed. The dinosaur will stay asleep until morning, encouraging your child to do the same. In the parents-only section, you can set a wake-up time, or enable wake-up and bedtime music. Sleepasaurus is available for iOS.

These apps are a quick, easy, and affordable way to establish healthier sleep habits. If you're still having trouble falling asleep, consider consulting a healthcare professional.

4 Easy Ways You Can Go Green

It's easy to help the environment by making these simple lifestyle changes

Now, more than ever, the Earth needs your help. You don't have to go to extremes to do your part; there are many easy ways to go green. Try implementing any or all of these lifestyle changes to help the environment.

Start recycling at home

The first step to recycling at home is educating yourself on what can be recycled. While you might think all plastic can be tossed in your blue bin, some of it unfortunately cannot be broken down or reused. The number in the center of the imprinted triangle on your plastic — one through seven — denotes the type of plastic and its ability to be recycled. However, it's best to contact your local public recycling center to get the full details of what they do or do not accept. Once you've learned what you can recycle, you can buy a proper recycling bin that fulfills your needs.

Stop buying bottled water

Speaking of plastic, you should try to avoid purchasing it altogether. Supply and demand is what causes more plastic to be created. If you and many others stop buying plastic products when it's applicable, the production of plastic will eventually decrease. Opt for a long-term water bottle that you can reuse and take to school or work. If you're worried about water quality, there are many filtered bottle options that will pay for themselves after you've refilled them a few times.

Use reusable bags when shopping

When you go to the grocery store, instead of answering the "Paper or plastic?" question with one of those options, pull out your reusable shopping bags instead. Many grocery chains sell bags of their own and plenty of bookstores offer canvas tote bags for purchase. Some shops even offer credits for those who use their own bags and, alternatively, can charge customers for using plastic bags. The best place to keep your reusable bags is in your car or near the door to your home so you don't forget them when you head to the grocery store.

Walk or bike to close places

If the weather outside is not too extreme, consider walking or biking to your destination. Of course, if you're in a time crunch or need to travel along highways, a vehicle is your best — and safest — option. But if you want to head to the ice cream shop down the street or go to your friend's house a couple neighborhoods over, think about the possibility of an alternate method of transportation. You'll want to stay hydrated when traveling in the natural environment, so don't forget your reusable water bottle on your journey.

Whether you start small or go all out with your environmental efforts, the Earth will thank you. And if you want to do even more, encourage others to go green and educate your friends about what they can do to help.



