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Date: Saturday, March 14, 2020

Time: 10 am – 2 pm

Location: IBEW & United Workers FCU
9955 SE Washington St.
Portland, OR 97216

We hope you will join us....RSVP to our Relationship Department at loans@ibewuwfcu.com

Connect with our Financial Advisor

Bill is looking forward to working with our members and is happy to set up a consultation appointment with you for no charge. He can help with a variety of needs that you may have ranging from introduction to investments, types of accounts that would help you meet your goals to a specific need/life event, for instance retirement, divorce, marriage, inheritance, college planning, etc.

Money Concepts is an independent broker dealer founded in 1979. To set up a meeting with Bill you can contact him at 971-204-7163 and let him know you are an IBEW & United Workers credit union member.

Bill Terry is a Financial Advisor with over 20 years' experience and the past 6 years he has been with Money Concepts. Bill is passionate about working with individuals to improve their financial well-being. He gives advice through simple, understandable concepts.

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Holiday Closures

Memorial Day	May 25, 2020
Independence Day	July 3, 2020 (Observed)
Labor Day	September 7, 2020

Investing for Life's Milestones

Spending money now to benefit your future

No matter what your plans are for your life, you don't want money to get in the way of achieving your goals. As such, you may want to consider investing your money during each stage of your life to make your aspirations are more attainable.

Going to school

Saving money for your education can be difficult, especially if you intend to continue your schooling right after high school. However, Kevin Voigt, a staff writer at NerdWallet, recommends that in addition to setting aside spare cash for your postsecondary education, you should set up a 529 college savings plan. While 529 plans are typically set up by parents, you can start one yourself to further your schooling later on in life. You can also ask your friends and family members to give you cash instead of gifts for your birthday or other special occasions so you can put that money towards your 529 fund.

Starting a job

Once you have your first job out of school, you may want to invest in a 401(k) plan to save money for your retirement. According to Carol M. Kopp, contributor to Investopedia, many employers will match your investment in a 401(k) plan, so you should at least pay the minimum amount that makes you eligible for a full employer match. Kopp also advises diversifying your investments by selecting different bonds and stocks in order to protect against a potential downturn. If you are self-employed as an independent contractor or sole proprietor, Ana Maria Martinetti-Katz, contributor to Investopedia, says you can select a solo 401(k) instead.

Getting married

If you decide to get married, your investment plan then becomes something to discuss with your partner. Rebecca Lake, the Financial Planning expert for The Balance, recommends having open communication and shared goals for your investments in stocks, bonds and mutual funds. If one spouse is not working, they can also invest in a spousal IRA so they can save for retirement. According to Martinetti-Katz, as long as the working spouse's compensation is taxable, the nonworking spouse can contribute up to \$6,000, while those over 50 years old can contribute up to \$7,000.

Having kids

You may find that your expenses greatly increase if you have children, and that your income decreases if you or your spouse leaves work to care for the children, according to Lake. Henceforth, if you have children, you may need to adjust your financial plans and add to your emergency fund. Lake also suggests setting up a 529 plan for your children as soon as possible. As Voigt says, even if you need to start small, investing in your children's education from birth can be helpful later on. Once they're older, your children can start applying for scholarships and FAFSA to assist with college tuition, as well.

Investing throughout your life can make it easier to turn your future aspirations into reality. Before you start planning for your next milestone in life, be sure to speak with a financial advisor about which investments are right for you.



Beyond Coupons: Apps to Save You Money

5 must-have ways to find discounts and earn rewards

In the 21st century, digital technology offers many new ways to save money that extend beyond the usual store sales and coupon-clipping. Numerous apps now let you pinch pennies on your terms from the convenience of your palm. Tap into these deal-filled apps to get the best price when shopping.

Shopkick

Claiming to be “the best shopping rewards app,” Shopkick rewards you for doing business with online and local stores — as well as simply walking in and looking at the products. By downloading the app and creating a free account, you can earn Kicks (i.e., rewards points) for a number of activities: walking into stores, scanning barcodes of in-store products, purchasing products, linking a credit card and watching videos. As you quickly accumulate Kicks, you can redeem them for gift cards to major retailers like Amazon and Target.

Groupon

The internet offers many websites that connect people with group discount offers from local and national businesses, with Groupon being the most popular. Businesses post exclusive deals to Groupon, which you have a limited time to buy and redeem. Groupon originally hosted only local merchants like restaurants and gyms but has expanded its offers to travel opportunities and online goods. Groupon also owns Living Social, which is a similar group discount model. Download either app to start finding deals near you.

Honey

Save money when you shop at websites you already frequent when you install the Honey plug-in for your phone's internet browser. This money-saving extension tracks promo codes its users apply when shopping online and applies those same promo codes when you shop at the same site, potentially connecting you with a discount you wouldn't know about. You can also browse the Honey website for current sales at major retailers.

Even if you don't find a discount that works, Honey still tracks your purchases so you can accumulate Honey Gold from qualifying retailers, which can be redeemed for gift cards.

Military Cost Cutters

If you're a military member, veteran or member of a military family, many local and online businesses offer you discounts for shopping with them. But, it's not always easy for you to know what stores offer discounts without calling around or walking up to the cashier — unless you use Military Cost Cutters.

This app was created by a veteran-owned company that has compiled a searchable database of military-friendly businesses so you can find places in your own neighborhood. The app is free and offers a Loyalty Rewards Program that connects you with even more offers to save money.

Gas Buddy

You don't have to drive around town to find the best price for gas anymore, nor will you spend more money filling up because you didn't anticipate gas prices jumping suddenly. With the Gas Buddy app, you can monitor gas prices and identify the stations in your neighborhood with the lowest per-gallon price. This information is populated by tens of millions of app users like you, so you can help your neighbors save money, too. If you enroll in the free GasBack program, you can save an additional five cents per gallon when you fill up.

With the many reputable money-saving apps available today, keeping more of your hard-earned money only takes a couple of easy taps.



Creative Ways to Say Thank You

Creative ways to express your gratitude

Although powerful and meaningful, sometimes just saying the words “thank you” isn’t enough to express the enormity of your gratitude. Say thank you to someone or someones who’ve helped you with the creative suggestions below.

Write it down

Emotion can cloud your ability to think and speak clearly and completely. A simple thank you in the moment is sufficient, but after some time has passed, you might realize there is so much more you wanted and needed to say. If that’s the case, grab a pen and some paper, a premade thank you card or note, or compose a digital note and record your thoughts. Hit send or seal the envelope and drop your thank you in the mail. Your recipient will be touched that you took the time to fully express your thanks.

Post on social media

If articulating your thanks in private doesn’t feel like enough, and the person you’re thanking wouldn’t mind some public accolades, turn to social media. The digital platform of your choice will not only allow you to communicate your thanks in a big way, but it will also celebrate the person who helped you and may inspire others to act kindly as well.

Present a gift

A sweet token of your gratitude such as cookies, a cake, brownies, chocolates or other treat you know your recipient will enjoy is a thoughtful way to say thank you. A note, letter or card attached to the confection will allow you to further express your appreciation for their help.

Borrow from Mother Nature

Mother Nature is constantly giving the world gifts with her bounty of exquisite plants and beautiful flowers. Why not borrow the best from the natural world around you and send a lovely bouquet of flowers to your friend? Not only is this a sentimental way to say thank you, a gift of flowers will also brighten your friend’s day and table. Plus, the flowers will be a multiple day reminder — if properly cared for — of your appreciation.

Extend your helping hand

Another way to honor your friend’s selflessness in your time of need is to pay it forward to someone else who needs your help. Whether it’s for an individual or with a charitable organization, your helping hand will be greatly appreciated.

Return the favor

Perhaps what you needed most was someone to watch your kids when work or a special event kept you away, or a ride when your car was in the shop or extra muscle with your move or house project. Be ready and willing to return the favor to the friend who answered your cry for help.

Break bread

The most meaningful way you can say thank you and connect with someone is over a meal. If you fancy yourself a cook, offer to make your thank you-recipient a meal. If your cooking skills are a bit rusty, spring for lunch, dinner, a snack or even just coffee at a restaurant they enjoy. The food isn’t really what’s important — it’s the time you spend together.

There are many ways to say thank you. As long as your words or actions are sincere, the person you’re thanking will hear and feel your appreciation.



How to Travel Abroad on a Budget

With these tips, you'll be able to plan that dream trip in no time

Traveling to another country can often seem like an unreachable goal — especially if you're already on a budget for your everyday life. But with some careful planning, smart purchases and helpful savings tips, you'll find that you may be able to take that trip you've always dreamed of.

Plan in advance

The smartest thing you can do to save money when traveling abroad is to plan in advance. While some airlines offer last minute flight deals — with less than enjoyable, incredibly long layovers — you likely won't find the same bargains when it comes to hotel stays or other travel necessities. Having a laid out plan and accounting for every aspect of your trip will make things much easier on your mind and your wallet. It doesn't need to be an hour-by-hour itinerary, but as long as you have an outline of when you want to leave, where you want to stay and what you want to see, you should be good to go.

Book flights ahead of time

Many travel websites offer flight tracking to alert you of when your desired flight's price changes. Be sure to always check flight details using "incognito mode" on your computer, as it's been reported by the Thrifty Nomads blog that prices sometimes increase if you check them in the same browser multiple times. Airlines typically release flight details up to a year in advance and prices tend to rise the closer you get to the departure date.



On top of booking early, be aware of what days you choose to book and when you choose to travel. Southern Living notes that booking close to midnight on a Tuesday will help you save some cash. Tuesdays are also great for departures and arrivals, since midweek travel prices are often lower than weekends. However, all of this information can vary depending on the month, day and time, so it's always best to do extensive research before making any big decisions.

Eat smart

When you arrive at your destination, you'll probably be hungry. Skip the airport food or restaurants nearby and try to find a local grocery store near your hotel for some snacks. While you're there, buy some affordable, non-perishable food that you can store in your room. You might be surprised at how much money you could spend by eating at fancy restaurants or cafés every day. Splurging on the occasional authentic, regional meal is fine, but you definitely want to be conscious of how much money you're spending at those locations. Be sure to check Trip Advisor or other travel sites for reviews on local restaurants where other visitors describe the menu, atmosphere and — most importantly — price.

Make money while you spend it

If you're truly strapped for cash and worry you may not be able to make ends meet when you get back home, you could resort to what is called a "working vacation." Of course, working in another country requires a visa. But if you get a freelance position in the U.S. that allows you to work anywhere you'd like, try to plan some time during your vacation to get some assignments done. Head to a café and plug away on those tasks and get some extra cash in your bank account.

These are just a few helpful tips on how you can travel abroad while on a budget. There are plenty of resources online providing advice on living out your tourist dreams. Just remember to be smart, plan ahead and take advantage of resources available to you.

