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Spring is in the Air



Spring is in the Air

It's officially spring and time to start tackling your winter to-do-list of home improvement projects. Are you looking to remodel your kitchen, replace your roof, or get started on a smaller project without the need to refinance your home or rack up credit card debt? A home improvement line of credit (HELOC) with IBEWUWFCU can help.

Your home is an investment and you can increase your value with the upgrades or repairs you are planning. Whether your project is going to cost a few hundred or tens of thousands of dollars our low rate HELOC will help check the projects off your to-do-list. Our Relationship Officers assist you throughout the process. Apply online or give them a call today!

Holiday Closures

Memorial Day	May 31
Independence Day	July 5 (Observed)
Labor Day	September 6

For all the Credit Union Holidays

How to Use Social Media to Make Money

Social media can boost your brand and pad your wallet

Social media platforms are more than just a tool to update your relationship status, share cat pictures with friends, and post political memes. By giving you a potentially limitless audience, social media also offers significant money-making opportunities. These are some of the top ways you can use social media to bolster your income.

Promote affiliate products

A variety of merchants offer people the opportunity to promote products in exchange for a small commission. Sign up for Amazon Associates, ClickBank, or ShareASale — among others — and get to work creating ads for items that will appeal to your audience. When, for example, your readers click one of your affiliate link and buy products from Amazon, you earn a referral fee.

This is a relatively simple way to monetize projects or make supplementary income from your brand, no matter the social media platform you use — whether it's Facebook, YouTube, or your own personal blog. Just remember that affiliate marketing networks have rules governing how you can advertise their products, most of them concerned with ethics.

"Make sure to disclose your affiliate relationships," says Thomas Smale, founder of FE International, a professional website broker. "This is a legal requirement in most cases, but it's also 'best practice.' Your readers or viewers will appreciate your honesty."



Advertise your products and services

One way to earn money from social media is to directly advertise your products and services. This is a good method for driving traffic to your business, but it's only effective if you already have a sizable following. Smale also warns against being overzealous in promoting products. "If your followers see that you're constantly tweeting about one product or another, not only will they not click on the links, they will also un-follow you," he says.

One way to get around this is to create a social media posting schedule. Calls to action are important, but they shouldn't make up every post you make on social media. Digital marketing expert Christina Newberry says that small businesses should strive to make about 80 percent of their content informative, educative, or entertaining, and use the remaining 20 percent to promote the brand or sell products.

Run sponsored posts

On social media platforms like Facebook and Instagram, you can pay to run sponsored posts that are delivered to a larger audience than you would otherwise have access to. These tools are well suited to businesses with limited social media marketing knowledge and an interest in boosting brand awareness and user engagement in short-term campaigns.

Marketing analyst Kelly Main says that "businesses can sponsor posts through their Facebook business profile by selecting a post to sponsor, setting a maximum budget for a set number of days, and choosing targeting options." One of the main advantages of boosted posts is that despite their ability to expand your audience exponentially and target engaged and relevant prospects, they are nonetheless very cost-friendly.

Whether seeking to grow their brand, promote products, or simply make a little extra income on the side, small businesses owners should strive to grow their presence on social media.

Saving Money in College

How to be a frugal student

Between paying for tuition and covering living expenses, you may find it challenging to save up money while in college. However, by following these simple tips, you may be able to graduate from college with some cash already in your savings account.

Eat smart

Food is a major expense in college and throughout life. According to Asia Martin, a former staff member at Forbes, lots of universities require freshmen to purchase meal plans, which increases this expense even more. If you plan to do any of your own cooking, Martin recommends choosing one of the lowest-priced meal plans available and avoiding the costly unlimited ones.

Once you're an upperclassman, Intuit advises preparing your own meals rather than eating out, in order to save money. They say it's also wise to brew coffee yourself, and purchase groceries in bulk when possible. If you're hesitant to buy in bulk because the food may expire too soon, you can freeze many foods to extend their life. If you like to bring water and a snack to class, utilize a reusable water bottle and grab snacks from your home instead of hitting up a high-priced vending machine.

Coordinate with roommates

Living with one or more roommates can be beneficial to your wallet in multiple ways, according to Lauren Schwahn, a writer at NerdWallet. You can split the cost of rent, groceries and household goods together. Intuit also suggests sharing an account for different streaming services so that everyone isn't paying for these services individually.

Intuit points out that secondhand furniture is another budget-friendly option, which you may also be able to split the cost of with your roommates. If you and a roommate are in the same class, Martin advises sharing a textbook. If your roommate already took the class a semester ahead of you, you should purchase the used book from them. In addition, to save money on fuel, Intuit recommends carpooling with friends when feasible.

Search for discounts

By simply using your email address or student ID, you can get student discounts at restaurants, stores, museums, and other locations, according to Schwahn. Numerous streaming services also offer special discounts for students. Keep an eye out for any free events happening nearby since these events may have free food, T-shirts, and other perks.

Before and during your college career, apply for scholarships, which may cover some of your tuition. Be sure to complete your FAFSA form every year to find out if you're eligible for any financial aid. If you do take out any unsubsidized student loans for college, Martin recommends paying the interest while in school so that you don't owe as much upon graduation.

By keeping each of these tips in mind, you may be able to grow your savings in college. If you'd like additional guidance specifically geared to you and your lifestyle, be sure to speak with a financial advisor.



4 of the Best Sleep-Tracking Apps

The best tech for keeping tabs on your sleep habits

Sleep: it's something we all do, albeit not nearly as often — or for as long — as many of us would probably prefer. Sleep is a complicated thing, and takes effect differently in each person. Understanding our own individual sleep habits can be a great way to not only learn more about the ins and outs of how we sleep, but to potentially combat issues like insomnia, general sleeplessness, and nighttime stress. Thankfully, there are plenty of easy-to-use phone apps that can help you get started. If you're interested in learning more about your sleep habits or are in search of a restful night's sleep, consider using these sleep-tracking apps.

SleepBot

While most sleep-tracking apps will cost you money, there are also plenty of free ones that might make for a good place to start. One of these is SleepBot, an app that offers plenty of knowledge at no cost to you. SleepBot monitors your sleep patterns and body movements using your smartphone's accelerometer, and records what it observes in easy-to-access tables and graphs. Your sleep information, including sleep cycles, movement, sound levels, and more are documented and organized by date in the app. You can even determine how many hours of sleep you lose every night. SleepBot can be downloaded for both iOS and Android phones.



Sleep Cycle

Tracking your sleep cycles can be a great way to address sleep-related problems and figure out just how much — or how little — you're sleeping every night. Northcube's Sleep Cycle app offers an easy and inexpensive way to monitor your sleep cycles and potentially give you a better night's sleep. Sleep Cycle uses your smartphone's accelerometer to record things like your average time in bed, sleep quality, sleep phases, and more. It can also tell you which night during a set period of observation was your shortest night of sleep. This 99-cent app can be used on both iOS and Android devices.

Sleep As Android

If you're an Android user looking to find out how often you wake yourself up by moving around during the night, check out AppBrain's Sleep As Android. Like most sleep-tracking apps, Sleep As Android uses your phone's accelerometer to monitor you while you sleep. This particular app is designed to track your muscle movements and then share that information with you when you wake up. You can even share your findings on social media. Although there's a free version, unlocking all of this app's potential means paying \$3.19.

MotionX-24/7

For an in-depth analysis of your sleep habits, download MotionX-24/7 from the iOS or Android app stores. This high-tech app not only monitors your movements while you sleep, but also notes drastic movements and records audio clips when it hears you snoring. This app can also be set to wake you up during certain portions of your sleep cycle. If you'd rather stay asleep, MotionX-24/7 can also play white noise or calming music to help keep you relaxed.

By adding one or more of these sleep-tracking apps to your smartphone, you'll be one step closer to the restful night's sleep you deserve.

Car Care: Tips for Cleaning and Organizing the Interior

A few easy ways to keep your vehicle's interior looking and feeling like new

Keeping your vehicle's interior clean and organized can feel like a hassle or a chore that's easy to put off. But, much like regularly tidying your home, it's important. Here are a couple of tips that may help you stop your car's cabin from becoming a mess.

Vacuum often

If you frequently have kids in the back seat, odds are they've left their fair share of crumbs in the carpet or on the floor mats. Even you normally drive alone, you may find anything from dropped French fries to leaves and dirt under your seats. The remedy is simple — give your car a once over with a handheld vacuum every so often. Not only will this get rid of the crumbs before they have a chance to dig into the carpet, it gives you a chance to look around for more serious spills that can cause stains.

Choose the right tool for the job

A quick clean may seem like a simple task, but you can make the existing issue worse if you choose the wrong approach. For everyday grit that's wedged itself into your carpet, equip your vacuum with an attachment that has bristles to coax them out. For spills on cloth seats, Consumer Reports' Keith Barry urges you not to soak the affected area, as "damp cushions encourage mold and can create a musty smell." If you're looking to freshen up or maintain leather upholstery, make sure to use a cleaner that won't damage the material, as well as a soft cloth.

Invest in a car-friendly trash can

No one wants to sit in an enclosed space filled with discarded fast-food wrappers, forgotten mail, or old gum, and your vehicle is no different. Picking up an appropriate travel-friendly trash can is an easy and inexpensive way to make sure your ride doesn't end up becoming a trash can itself. There are plenty of options to choose from, including ones that can attach to multiple places, ones that are waterproof, and even ones that include clips to keep the bag from sliding down.

Pick up a console organizer

If you're not careful, your center console can quickly become a catch-all for random items you're not sure what to do with. So before you start tossing everything from hand sanitizer to spare change into the cubby without a plan, consider buying a simple plastic divider. Even something as basic as a cheap desk organizer can keep things in order and help you find what you need when you need it. Just make sure to measure its dimensions before you commit.

Don't use your vehicle for storage

It's incredibly easy to leave inessential items in your car, especially if you're worn out after a long drive. However, getting used to using your vehicle as an overflow space for storage can easily lead to clutter — and it can start to pile up faster than you may think. The best way to avoid needing to clear stuff out before loading more in is to make sure you unpack your car completely after every road trip, grocery run, or commute.

Even if it feels like a lot of work in the moment, cleaning out your vehicle and keeping it well-organized can save you even more effort down the line and go a long way towards maintaining that like-new feeling for years to come.



