



## 5 Things to Consider When Moving Out on Your Own

Graduating college is a huge milestone, but moving out on your own, away from dorms and comfortable college-town apartments can be an even bigger step.

If you've recently graduated, here are five things to consider before making the big move. (70002)

### 1. Cities are expensive.

Buying a house is expensive, but so are apartments--especially in big cities. Crunch the numbers to see what makes sense. The cost to move into some apartments can practically equal that of putting 4% down on a home! So when you're starting out, you might find living with roommates still makes the most sense.

### 2. If you decide to live at home, make paying off debt and saving a priority.

If you decide to move home with the parents after school, make paying off as much debt as possible a priority, and get a sizeable nest egg under your belt before you move out (Pro-tip: Pay for a bill or two -- and offer to do it. Your parents might love you even more.)

### 3. Make sure your roommates are reliable.

The process of finding a place with two roommates can be stressful to say. Coordinating schedules and making sure everyone feels like they have a say is challenging, and it's only the beginning. If your roommates are constantly in between jobs or bad with money, it's best to walk away before it's too late and you're stuck paying for their share.

### 4. Get renters insurance. (60196)

Renter's insurance is smart because it covers all kind of situations, from stolen property to accidental damages. You can also pay for exactly the coverage you need; nothing more and nothing less.

### 5. Don't lose those frugal habits.

Just because you're on your own doesn't mean you should live less responsibly. Quite the opposite! In the end, money impacts your ability to really live your life. Set a budget and stick to it, and you'll be amazed at how disciplined you become in no time.

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## 7 Ways You Can Afford to Go Back to School

You don't have to pay an arm and a leg to go back to school. If you know where to look, financial assistance is available for any level of involvement, whether it's online or in the classroom, for credit or just for the enjoyment.

Here's how you can afford it.

### 1. Fill out the Free Application for Federal Financial Aid (FAFSA).

To find out about grants, federal student loans, and work-study jobs. Visit [fafsa.gov](http://fafsa.gov) or call 800-433-3243 to request a paper FAFSA; (2551)

### 2. Take advantage of tax breaks.

Investigate the annual \$2,500 American Opportunity Tax Credit or the \$2,000 Lifetime Learning Tax Credit. If you're not eligible for a tax credit, check out government tuition and fees deductions for up to \$4,000 in student expenses. Visit the IRS Tax Benefits for Education Information Center or call 800-829-3676 and request a copy of IRS Publication 970: Tax Benefits for Education;

### 3. Open a 529 college-savings plan.

College savings plans allow you to save for college tax free, and are available in every state. Learn more at [savingforcollege.com](http://savingforcollege.com). In many states you can even deduct part or all of your contribution on your state tax return;

### 4. Look for nontraditional scholarships.

A number of national and local scholarships are specific to nontraditional students. Try [fastweb.com](http://fastweb.com) and [scholarships.com](http://scholarships.com);

### 5. Call your financial aid office.

The college or university that you plan to attend might offer financial aid options, tuition waivers, or discounts for students 50 and older. If you aren't concerned with getting a degree, try a community college or a local four-year college. Many allow older students to audit courses for free;

### 6. Take a free or low-cost course online.

Massively Open Online Courses offer thousands of certificate and no-certificate courses by the best universities around the world. They are a free or cheap way to learn from their instructors anytime, anywhere. To learn more, visit [mooc-list.com](http://mooc-list.com); and

### 7. Take an in-person college course.

Lifelong Learning Institutes (LLIs) are usually affiliated with colleges and universities and offer more than 500 noncredit educational programs nationwide. These programs are designed for retirees--no tests, no grades. Call your closest college or search Osher and Road Scholar, the two organizations that support and facilitate LLI programs. (7061)

If you need a low-interest loan to afford the class or program you're interested in, visit Nucor Employees' Credit Union.

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# 6 Tips for Getting in Financial Shape this Summer



At a time when many are busy getting their bodies beach ready, why not consider whipping your finances into shape this summer.

Here are six things you can do to get your financial situation looking right. (20449)

## 1. Put your money on autopilot

Set up direct deposit, authorize electronic payments, and automate routine savings. Streamlining your finances with online tools is about more than just saving time--it's fun, helps you avoid late fees and overdraft fees, and helps you save money.

## 2. Create a spending plan

Only about 40% of adults have a budget, according to the National Foundation for Credit Counseling. Create a plan by comparing expenses to monthly take-home pay. Look for spending leaks and make adjustments where necessary.

## 3. Build an emergency fund

Fifty-six percent of Americans don't have a rainy day fund. Strive to save three to eight months of income and increase savings from there. Setting up an automatic transfer from checking to savings can help you build this fund.

## 4. Increase your credit score

Pay all bills on time, every time; keep a low utilization ratio; don't open a flurry of new accounts in a short time period; don't close existing credit; and pay your fines. Whether it's a parking ticket or a library fine, pay up. If debts are reported to a credit reporting agency, they can knock down your credit score. (40132)

## 5. Request your credit report

Routinely checking your credit report can keep you informed of your credit score and of fraudulent activity on your accounts. Request one free credit report a year from each of the three major credit reporting bureaus by visiting [annualcreditreport.com](http://annualcreditreport.com), the only website authorized to provide free reports. You also can call 877-322-8228 or complete the Annual Credit Report Request Form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

## 6. Beef up retirement funds (11906)

Make regular contributions to a retirement savings plan such as a 401(k) or IRA. If your company offers a 401(k) plan, contribute at least enough to meet the company match. If you don't it's like leaving free money on the table. Also consider opening an IRA at your credit union.

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*stated in Annual Percentage Yield*

### SHARES

\$5.00 - \$999.99	0.10% APY
\$1,000.00 and up	0.30% APY
IRA's	0.30% APY
Checking	0.05% APY

### CERTIFICATES

1-year	0.75% APY
6-month	0.50% APY

### LOANS

New Vehicle	2.90% - 3.90% APR
Used Vehicle	3.90% - 4.90% APR
VISA CREDIT:	
Premium	5.25% APR variable
Classic	9.25% APR variable
Certificate Loan	2.00% above CD rate
Signature Loan	18.00% APR

APR - Annual Percentage Rate

For more information on terms, please contact the credit union  
Rates subject to change without notice