



The \$100,000 Latte

It's expensive, but it tastes great, and you really need it to get your day started. Yes, your morning cup of latte is worth every penny of the \$100,000 it costs you.

That's right. \$100,000 — more or less. Whatever the total, it's money you're not saving for important things like your retirement.

See how much you could save by drinking free office coffee instead of paying \$3.50 a day for a cup of designer coffee.

Starting age	At 65, you've saved	With interest you'll have
20	\$56,700	\$158,494
30	\$44,100	\$95,942
40	\$31,500	\$53,984
50	\$18,900	\$25,840

Based on \$105 saved per month and average annual earnings of 4%.

That's just one example of how easy it is to lose track of your spending. You get in the habit of opening your wallet without a second thought.

At Schools Federal Credit Union, we stress the importance of saving money and spending it wisely. By practicing good money management, you build a foundation for financial wellness, and will be better prepared for unexpected expenses such as car repairs, and expected ones like relaxing vacations and a secure retirement.

Saving requires some discipline, but it doesn't necessarily mean large changes in your lifestyle. Simply analyze your spending, eliminate waste in your budget, and find lower cost alternatives.

Here Are Some Ways That Small Savings, Here And There, Add Up To Large Amounts Over Time.

- **Bag Your Lunch**

Instead of eating out every day, bring lunch from home. At \$5 a meal, you'll save \$1,300 in a year.

- **Take The Bus**

A monthly bus pass costs about \$52. How much does it cost to gas your car each month?

- **Switch To A Prepaid Cell Phone Plan**

Especially if your kid racks up huge bills. This way, when their prepaid minutes run out, they're done.

- **Rent DVDs By Mail**

You'll save time and money and never pay a late fee. Frequent renters can easily save \$20 to \$60 each month by foregoing trips to the video rental store, and not subscribing to expensive cable movie channels.

- **Examine Your TV And Reading Habits**

Are you paying for cable channels you never watch? Cancel them and pocket the savings. Don't have time to read your newspaper? Cancel it and get your news online.

- **Take Advantage Of Frequent Shopper Cards**

Shop when the items you need are discounted.

Track Your Expenses

Log your spending for two weeks to find ways to trim your spending.

Save Automatically

If you're a member of Schools FCU, save the easy way, without even thinking about it:

- **Direct Deposit**

Your net pay will be sent electronically to your account and can be distributed among savings, checking and loans.

- **Payroll Deduction**

You'll still receive a paycheck, but any amount you designate will be taken off the top and sent to your Schools FCU account.

- **You Name It Account**

Motivate yourself to save by opening a special account at Schools Federal Credit Union and giving it a name that will constantly remind you of your savings goal such as "Lynn's College Fund" or "Our New Hybrid."

- **Individual Retirement Accounts**

You don't need to make your maximum contribution all at once. Instead, make regular deposits throughout the year. Both our Traditional and Roth IRAs have tax advantages; a Traditional can save you money while you're working while a Roth gives you tax-free withdrawals at retirement. Consult your tax advisor.

- **Automatic Transfers**

Set up regular transfers from checking or other accounts to a savings, money market, IRA or You Name It account.

Remember — if your savings goals are too ambitious, you'll be discouraged if you fall short. Start small, save wherever and whenever you can, and as your savings grow, you'll be encouraged to find new ways to save.

Not A Member Of Schools FCU Yet?

Schools FCU is a different kind of financial institution.

We provide you with personalized service that banks can't match. We also get to know who you are so we can better understand your financial needs. You'll also pay less for loans and earn more on savings.

We have served employees of the Los Angeles Unified School District and other education-related groups since 1939. If you're associated with any of these groups, you're eligible for the benefits of membership:

Employees of:

Los Angeles Unified School District
Los Angeles Community College District
California State University Dominguez Hills
Westmark School
Torrance Unified School District
KLCS, Channel 58
American College of Medical Technology
Lynwood Unified School District

Employees and registered students at:

California State University Dominguez Hills
East Los Angeles College
Los Angeles City College
Los Angeles Harbor College
Los Angeles Mission College
Los Angeles Pierce College
Los Angeles Southwest College
Los Angeles Trade-Technical College
Los Angeles Valley College
West LA College

Organizations:

Parent Counsel, Boys & Girls Club of East LA

Family members:

Spouses and children
Sisters, brothers and parents
Nieces, nephews and cousins
Uncles, aunts and grandparents



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701 W. Cesar Chavez Ave., Ste. 204
Los Angeles, CA 90012

CSU Dominguez Hills

Loker Student Union
1000 E. Victoria St.
Carson, CA 90747

Call Center

866/ 459-2356

TouchTone Teller

Conduct and verify transactions
without a computer: 866/ 282-0729

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