

MONEY TIPS Your Future Self Will Thank You



Use money wisely. Make the most of every incoming dollar and set up good financial habits for your future.



Increase your income. A part-time or summer job gives you extra cash to cover your own expenses and gain professional skills for your future career.



Track spending. Keep an eye on where your money goes by tracking what you spend.



Limit your spending. Live within your income and ask yourself if it's a need or a want. Chances are you can live without it.



Save when shopping. Shop with a list to help reduce impulse purchases. Look for the best value, lower prices, and use coupons.



Start saving now. Get into the habit of saving money consistently in your savings account while setting your future up for success.



Keep learning. Visit CUSoCal.org for access to online classes, videos, and more.



Credit card caution. Don't charge what you can't afford. Shop as carefully with a credit card as you do with cash. Save receipts and compare charges on your statements. Pay bills on time to build a good credit history.



Keep debt low. One of the worst financial conditions is having high credit card debt and past due payments. Keep debt low and you'll have a much better, long-term financial situation.



Set goals. Want to save for a tablet, smartphone, car, or? By having a specific savings plan, you can meet your goal.



Financially healthy choices lead to wealthy lives. Making good financial choices early on help you avoid difficult financial consequences later.



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