



SIX REASONS FOR KEEPING A BUDGET

You may hear your parents talk about budgeting and think that it's something you'll deal with when you're older, but it's never too early to start. Why should you budget? Here are six reasons why it's never too early to start mastering your money:

- 1 A budget lets you control your money instead of your money controlling you.
- 2 A budget can help you meet your savings goals, like college. It includes a mechanism for setting aside money for savings and investments.
- 3 A budget helps you prepare for emergencies or large or unanticipated expenses that might otherwise knock you for a loop financially, like college.
- 4 A budget reveals areas where you're spending too much money so you can refocus on your most important goals, like college.
- 5 A budget can keep you out of debt or help you get out of debt.
- 6 Learning how to create a budget now will help you create one when you are older.



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You might think that you don't have enough money to start a budget, but really you do, and it's worth doing! Think of your allowance, birthday money, or any money that you make. It all adds up, and when you start budgeting, you can really get your money to work for you!



Coming Event: Our 59th Annual Meeting

DATE: August 23, 2014

TIME: 6:30 P.M.

PLACE: St. Francis Cabrini Hall
115 Trinity Avenue
Aliquippa, PA 15001

Guest Speaker: John Kilduf • Topic: Membership Cards

Annual Fundraising Drive



Winners Announced:
DENISE BAUER
ANNETTE GRAY

**“A Special Thank You
To All Who Have Helped
Us In This Effort”.**

A Message For Our Youth:



Our Annual Youth Day!!

August 6, 2014

Refreshments Served • FREE Gift

Taking A Vacation?



**Don't Forget
To Carry Our
VISA Card!**

**LOW RATE
9.25%**

**NO TRANSFER
FEES**

**NO FEE FOR
CASH ADVANCE**

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Office Today!**

LOAN SPECIALS

36 Months \$3,500 @ 4.99% APR

60 Months \$7,500 @ 6.00% APR

Words You Can Use...

**“Those who bring sunshine to
the life of others cannot keep
it from themselves.”**

—J. Barrie

Holiday Closings

Independence Day - July 4

Labor Day - September 1

Columbus Day - October 13

the **bottom line**

Friendly Federal Credit Union

Aliquippa

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Fax: 724-375-1938

Email: ffc@timesnet.net

Web: www.friendlyfcu.org

Baden Branch

384 State Street • Baden, PA 15005

Phone: 724-869-3500

Office Hours - Both Locations
Monday, Tuesday, Wednesday, Thursday
9:00 a.m. - 4:00 p.m.
Friday - 9:00 a.m. - 6:00 p.m.
Saturday - 9:00 a.m. - 12:00 p.m.
(Aliquippa Office Only)

Your savings insured to \$250,000 by NCUA
National Credit Union Administration,
a U.S. Government Agency

The Bottom Line is published quarterly
as a financial service for all our
members and their families.

