

FIRST JOB

Tips to Make Your Paycheck Last

It's payday and you stop by the credit union to cash your paycheck. Your first instinct is to ask for the entire amount in cash. You have big plans this weekend – shopping at the mall and a movie. Doing all the things you haven't been able to do, because you've been short on cash.

But wait – you're just thinking about the weekend! The money savvy thing to do is to look at the big picture, prioritize what you want and plan your spending so you don't run out of money before you get paid next.



You need a game plan.

- 1 Put at least 20% of the money you earn into a savings account.
- 2 Write down what you want and need.
- 3 Determine how much it costs.
- 4 Add everything up and compare it to your paycheck.
- 5 Prioritize. You might not be able to do everything you want to do and some things might have to wait.

If you save \$25 each time you get paid for the next two months, you'll have \$100 in your account and a pool of money to use when you might need it most.

Want to learn more? Stop by any Summit branch or visit [SummitCreditUnion.com](https://www.summitcreditunion.com).

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