



your money  
★ your life

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Enjoy the **BEST** of  
**EVERYTHING**  
this summer

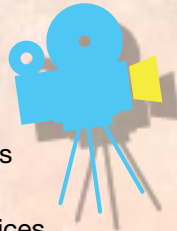
*(without emptying your wallet)*



When it comes to the biggest and hottest this summer, you have two choices: spend a lot of cash, or check out our handy tips for saving money. *(Hint: check out our tips)*

## HERE'S HOW TO SAVE MONEY ON...

### THE BIGGEST MOVIES.



If you have to see all of the major blockbusters this summer, it may get expensive. Check different theaters around you and compare prices. You can also see if there are student discounts, or lower prices for showings earlier in the day.

### THE LATEST FASHIONS.



It's no secret that current styles cost more than yesterday's hot trends. That doesn't mean you always need to pay designer prices. Check out fashion outlet stores and discount websites that follow current fashion trends, without charging big prices.

### THE HOTTEST MUSIC.



Don't want to miss out on the best songs of summer? Before you pay to download your new favorite song, Spotify and Pandora remain the cheapest ways to listen to music. After all, nothing beats free music streaming.

### THE COOLEST GAMES.



If you have your heart set on playing a recently released game this summer, it might set you back \$60. Before dropping the cash, rent the game at Redbox® to see if you like it first. If you do, consider splitting the cost with a good friend and share it.

## OR YOU CAN JUST WAIT...

The cost of a movie, clothes or video game is usually highest during the peak of popularity. Just by waiting for the excitement to calm down, you can get the same thing for a lot less. Movies can be rented, clothes eventually go on sale, and video games can be bought used. **IF YOU CAN WAIT, YOU'LL SAVE BIG.**

# THE MOST EXPENSIVE CHOICE ISN'T ALWAYS THE BEST



WHEN IS THE BEST-HYPED PRODUCT NOT THE BEST PURCHASE? WHEN THE COST DOESN'T MATCH THE VALUE. HERE ARE A FEW EXAMPLES OF HIGH-PRICED ITEMS THAT MAY NOT BE WORTH THE COST.

## • HIGH-END MASCARA

With the average tube of mascara lasting only two to three months, spending \$25+ on a premium brand may not make sense. If you find that you're always throwing away partially-used tubes, consider a less expensive alternative.

## • EXPENSIVE ELECTRONIC CABLES

Do you really need \$70 cables to connect your Xbox, when you can get essentially the same thing for \$15? Many audio and video experts say no. The quality difference may not be noticeable, or worth the added cost.

## • CELEBRITY-ENDORSED HEADPHONES

Spending \$300 on a pair of celebrity headphones doesn't always mean you're buying the best quality. Most of the time they're not worth the money or the hype. If quality matters, search Google for reviews from actual record producers and audio engineers.



## SNAP YOUR WAY TO \$250

We want to see how much fun you can have this summer—without spending too much money. Send us a photo of your Summer Savings Fun **AND YOU MAY WIN \$250!**

Visit [www.ElementsofMoney.com](http://www.ElementsofMoney.com) for complete details.

## The BEST from Tweet for College



And the winners are...

Every year we give away \$2,000 in scholarship funds to young credit union members around the country. It's our Tweet for College contest, and for this year's scholarship essay, we asked students one question:

How are credit unions like superheroes?

Here are the best tweets from around the country - the 2014 Tweet for College winners:

**@jamhum1**

Faster than an ATM! More powerful than cash! Able to lend money! It's a bird, it's a plane, it's a Credit Union!

**@suttonator187**

Not-for-profit, supporting thrift, credit unions are a gift. Like Thor, The Flash or Superman, Credit Unions lend a hand!

**@jpopdubber**

CUs are superheroes because they are super dedicated to super protecting my super assets!

**@jcap12**

Credit Unions are like superheroes because they serve the people, protect the people and are the people.



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