

Are You Quirky? Different? It could help you pay for college...

A Top 10 look at some bizarre scholarships
The Top 10 inside!

Know Your Credit Union History



Where did credit unions get their start? The big idea came to a couple guys in Germany in the mid 19th century. It took 50 years or so, but the concept made it to North America where it caught on fast. Learn all about your credit union's history today and see how far we've come.

Winter 2012!

Your Credit Union is packed
with CU Succeed info.

www.cusucceed.net

Where Will You Be In 10 Years?



by: Karissa Wright



So we've all have heard the question when we were little: what are you going to be when you grow up? Now that I'm in high school and taking college classes at the same time, that question has become more and more real to me.

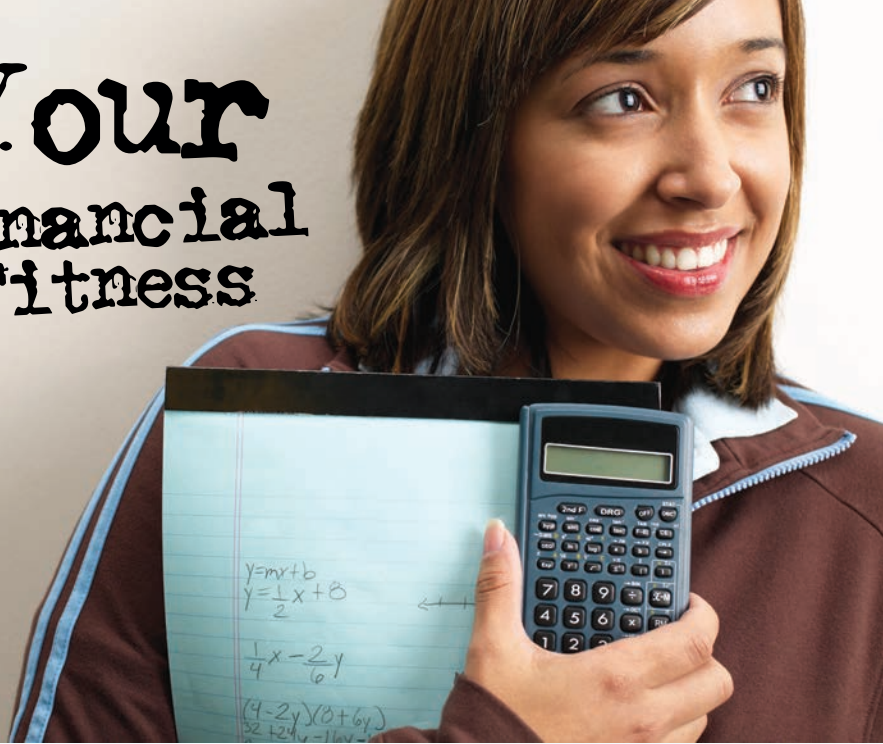
CU Succeed asked the question: Where do you want to be in 10 years? Now, doesn't that question sound familiar?

For most of us, our dream would be to raise a family with that loving husband, or that loving wife, and to raise kids and send them to their first day of school. For others it's to go to college and start a career that pays big cash. But I would love to have both of these dreams, plus a little extra.

In 10 years I would be getting out of my military service from the Air Force (which is a great way for free college with only sacrificing nine years of your life), and getting married and start raising a family. Maybe, just maybe, I would fly commercial planes internationally. If that happened to me, I would be so happy to fulfill my dream that I have been wanting since junior high.

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Your Financial Fitness



Deafening Decibels

At a concert in Ottawa, Canada, the band KISS hit 136 dB (jet engine levels). Neighbors everywhere complained.

Cents Sense

Flip a coin and call it in the air. 3 out of 5 will call "heads" before it lands.

Top 10

Get your applications in for these odd scholarships.

10. Ever been a golf caddie? Check out the Evans Scholars Foundation at www.wgaesf.org.
9. The Tall Clubs International Student Scholarship. Get the height details at www.tall.org.
8. Speak Klingon? Visit kli.org for the out-of-this-world info.
7. Put your nose to the grindstone. Apply for the Fragrance Research Fund scholarship.
6. Got a good milk mustache? Apply for the Scholar Athlete Milk Mustache of the Year Award scholarship at www.bodybymilk.com.
5. Last names matter. If yours is Van Valkenburg, it could win you some college money. Visit www.navvf.org.
4. Wear duct tape to your prom. Apply for the Duct Brand Duct Tape scholarship at www.duckbrand.com.
3. Calling all ducks! The Sophie Major Memorial Duck Calling Contest could be worth a shot.
2. Left-handers rejoice. The Frederick and Mary F. Beckley Scholarship is for you.
1. Love paranormal activity? The Parapsychology Foundation gives out scholarships at www.parapsychology.org.

Workout Schedule

This workout plan doesn't require a new gym bag or matching shorts and shirt. What it does require is a calculator and the willingness to pinch every penny.

Think Long Term:

Put aside a specific amount every week or month and really work toward your goal.

Ask Your Parents:

Want to really put them on the spot? Ask to see the family budget and how it works. You'll learn a lot.

Hire Professionals:

Start working NOW with someone to help save for college or plan your eventual retirement.

Create a Plan:

Write down all of your life goals. Now come up with a way to achieve them all.

Stick to Your Budget:

The goal is save more than you spend. If not, then your budget isn't working.





When Your Eyes are Bigger than Your Wallet

by: Rinezia Davis



iPod®: \$289. Laptop: \$399. Cell Phone: \$120. Used Car: \$5,000. Savings Account: \$18.53.

Many times we have our eyes on items we can't afford...at the moment. It's OK to fantasize about how your life would be with those "things" but you'll never actually buy the things you want unless you're willing to save for them.

When it's all said and done, it's tough saving money because monetary obstacles seem to always arise. Sure, I had a

Plan A. I put money into my savings account and just as quickly took the money back out. One of the statements I was tired of hearing from my mom was, "Why are you robbing Peter to pay Paul?"

That's when my mom opened a checking account for me at the credit union. This was Plan B. She had given me an allowance before. But now it was being directly deposited into that checking account. Plus that allowance had gone up. That's when she said I was responsible for my hair salon payments, bassoon reeds, and junior dues. At first I was overjoyed with the new, bigger allowance. Then it quickly sank in...

I was going to have to budget this out and be careful.

If you're not writing a plan, then you better start. It is amazing what you can do by writing down your long-term investments. That is another story as I prepare scholarships to attend college. Just remember, don't put all your eggs in one basket and always have a Plan B.

Moving Out is Hard to Do

by: Corey Jackson



Have you thought about moving out of your parent's house after graduation? Sounds like a great idea, right? You'd have your own place where you could do anything you want. I personally considered this but knew it was futile after I did some research.

I knew I'd have to pay rent and utilities at a minimum. The average rent in Topeka hovers around \$500. I estimated I could find a spot for \$550.

Then I started to look at utilities. My parents told me I'd need to pay water, gas, electricity, and phone. Although you can't really be 100% certain what these will cost each month, I did give it a try and came up with \$255 for them all. These were just estimates based on a quick bit of online surfing.

Overall the utility costs all depend on usage. I was now at \$805 per month. While that seemed perfectly manageable with a

full-time job, I was still in high school and only thinking forward. I didn't have a job yet. And I knew that without my high school diploma I might not make more than minimum wage.

But just for some fun, let's say I worked 20 hours a week at approximately \$119 after taxes. Some quick math tells me that's not enough...

Even to cover the rent.

So, if you're still convinced you can pull off living alone and going to school, consider the other variable expenses such as shoes, clothes, television, car, insurance, gas, Internet, food, wireless, etc. The costs of these things can weigh heavy on your budget too. Actually, they can double your expenses very quickly.

As a 16-year-old, I know I cannot go out on my own and go to school. I'll wait until I'm ready. Just like everyone else should do.

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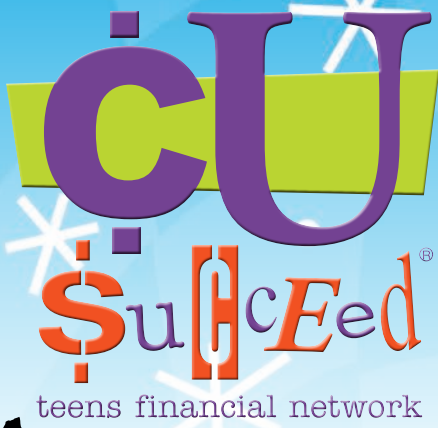
Where Will You Be In 10 Years?



by: Karissa Wright

I have dreamed my dream and I'm in the process of making it come true, so where do you dream you will be in 10 years? "If you don't dream big, there's no use of dreaming. If you don't have faith, there's nothing worth believing." -Justin Bieber-





Back Pocket

Winter 2012 Newsletter

www.cusucceed.net



What Does Financial Fitness Mean to You?

Flip on the news or read some of the online headlines and you're bound to see something about the global budget crisis. Is it real? Yes. Is it something you need to worry about? Maybe. That is, unless the world becomes financially fit today.

Tell us what you think it means to be financially fit at cusucceed.net. Does it start with everyday families? Or is it bigger than that? Your submission could be worth \$100 if we use it in this newsletter. If it goes online, we'll send you \$50. Get to writing. We look forward to your thoughts and ideas.