

Money Saving Tips for Your Summer Vacation

Summer vacations don't have to come with a high price tag. With a little planning and by following these money-saving tips, you can have a great time at an affordable price.

Look for student or senior discounts – Many hotels, car rental agencies, and attractions offer student and senior discounts, so take your business to the places that offer them. Check with a student travel association on campus or visit Statravel.com. For seniors, try AARP.com.



Book your flight a few months in advance – You can save serious money by buying tickets at least one month in advance. Use third-party booking websites like Expedia, Travelocity, Orbitz, etc. If you're traveling out of the country, consider getting travel insurance just in case severe weather or illness prevent you from flying. That way, you'll get reimbursed for the unused ticket.

Drive instead of fly – If your destination is within driving distance, consider using your car instead of flying. You'll save a bundle and you won't have to rent a car when you get to your destination. If you have a bike, you can bring that along and save on gas.

Rent a home instead of booking a hotel room – If you're going with friends, or extended family, consider pooling your money and renting a home using AirBnB or VRBO, which can be significantly cheaper than getting a hotel. You'll also be able to make your own meals, if you like, instead of eating all your meals at restaurants.

Get a credit card that doesn't charge foreign transaction fees – Some cards charge fees for purchases made outside of the U.S., so if you're vacationing outside of the U.S., bring one that doesn't charge foreign transaction fees. San Tan CU visa cards don't have foreign transactions fees, and rates are as low as 9.9% with no annual fee.

Don't let your Summer Vacation put you into long-term debt. San Tan CU offers short term loans with payments as low as \$135 per month for 8 months*. Contact us for details.



*Annual Percentage Rate 20%, with an 8 month term.

College Expenses: Time to Budget!

Are you planning for college? Getting a college degree is a great investment, but it does come at a significant cost. In addition to tuition, there are a few other expenses you'll have to plan for. While it may seem daunting, don't let the cost prevent you from getting a degree. By planning ahead and putting money into an education savings account as soon as you can, you'll put yourself in a better position to handle your college expenses. Creating a budget will make it even easier.

So, what are the major college expenses? There are five to budget for:

Room and board: Colleges offer a variety of dorm room options and meal plans for students who live on campus. If you're planning to live off campus, you'll have to budget for rent and your own food.

Books and supplies: These expenses just keep going up. Books and supplies can cost between \$1,200- \$1,500 per year at a 4-year public college. To reduce expenses, buy used copies or see if they're available to rent on Amazon <https://www.amazon.com/New-Used-Textbooks-Books/b?ie=UTF8&node=465600> or Chegg <https://www.chegg.com/books>.

Appliances and Equipment: You'll need to get a laptop, but probably not a printer. Ask your college if they have printers available to students. If you're

living in a dorm room, you'll need lamps, sheets, towels, a vacuum, a microwave, and a small refrigerator. If you're living in an apartment, you'll also need a bed, plates, cooking utensils, etc. **Transportation:** Owning a car is generally the most expensive option. You'll need to pay for gas, maintenance, insurance, and possibly parking. If you can bike or walk to most places and use public transportation, you'll be able to save here.

Personal expenses: This includes everything else you'll buy, like your cell phone service, money for the laundromat, haircuts, entertainment, etc.

Creating a budget and sticking to it can be a pain, but it will truly make your life in college easier.



It'll keep you on track financially – and when your finances are under control, you have one less stressor in your life. Plan ahead for these expenses and use a budget to keep expenses under control. You'll not only come out of your college experience with a degree, but financial skills you'll take with you for the rest of your life.

Receiving an automatic deposit, tax refund or direct withdrawal to your account via ACH to your San Tan CU account?

- Our routing and transit number is: 322172069
- Use your base member number. If you are looking at your printed checks, drop the last digit from your account number.
- Make sure to designate checking or savings.

If you have questions, call us here at the credit union and we will be happy to answer any questions for you.

San Tan CU lobby hours:
Monday, Tuesday,
Wednesday, Thursday:
10 a.m. to 5 p.m.
Friday: 10 a.m. to 6 p.m.



2019 Upcoming Holidays

Memorial Day:
Monday May 27 – Closed.
Independence Day:
Thursday, July 4 – Closed
Labor Day:
Monday, September 2 – Closed.
Columbus Day:
Monday, October 14 – Closed.
Veterans Day:
Monday, November 11 – Closed.



78 West Ray Road, Suite 1
Chandler AZ 85225
www.santancu.org

Phone: 480-963-5661
Fax: 480-963-3574
Email: info@santancu.org
San Tan CU's Routing & Transit:
3221-72069

Wire Transfer Instructions:

Receiver Depository Institution:
Catalyst Corporate FCU
ABA/Routing & Transit # 311990511

Beneficiary Financial Institution:

San Tan Credit Union
322172069

Beneficiary
Your name & account number



@SanTanCU

