

ACCESS

Secrets of Buying a Car.

The best way to make sure you're getting the best ride for your money.



Let's face it. Buying a car is a big deal, and you want to make sure you do it right. That's why we're here. Sure, we'll help you get the best loan possible, but that's just part of the secret of being a smart buyer:

Know your budget and stay within it.

Be realistic. Don't get caught up on some slick car that's out of your price range. Know your budget and stick to it!

Arrange your loan in advance.

We'll get you all set up and ready to go before you even start shopping. This will not only help you understand your budget, but it will give you buying power as well.

View at least 10 cars before making a decision.

Test drive each car carefully. Take along someone who really knows their cars – which may or may not be your parents. You want to go along with someone who's a bit of an expert.

Do your research.

Knowing a car's Blue Book value is just the beginning. You need to know the car is in good mechanical shape. Remember, the Internet is your friend. And be sure to ask for a report on any accidents the car's been in and for all the car's service records.

Negotiate.

Once you've made your final selection, remember: the asking price is usually a guide. Most sellers give themselves some wiggle room and on average will come down anywhere between 10 and 15 percent. When negotiating a price bring an authority figure – a parent would be good. Their mere presence is likely to give you an edge plus chances are your parent has bought a car before and knows how to haggle.

Ask for an inspection.

Before you buy the vehicle, ask for a mechanical and structural inspection. It will cost you a few hundred bucks, but it's worth it.

Get it in writing.

The more extensive your paper trail the better. Insist on a detailed bill of sale that lists the condition of the car at the time of sale, the selling price, the terms of the sale, and the contact info of both buyer and seller. Be careful to note if anything that isn't working properly and who's responsibility it will be to pay for the repair. For the most part used car sales are "as is" deals unless a contract specifies otherwise. Oral contracts are hard to prove and even harder to enforce so it is always best to get it in writing!

Looking for More Money?

You've come to the right place!

Can you find the hidden cash?

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Y | M | L | E | M | I | D | C | E | U | C |
| C | V | L | E | K | C | I | N | I | N | B |
| N | S | N | I | O | C | Y | E | N | O | M |
| E | E | M | H | G | E | R | X | X | U | K |
| R | O | V | T | R | M | Y | N | N | E | P |
| R | X | Z | I | R | E | T | R | A | U | Q |
| U | D | N | Q | F | F | Y | T | F | I | F |
| C | D | E | R | D | N | U | H | I | S | B |
| I | C | T | C | D | S | L | L | I | B | E |
| Y | T | N | E | W | T | X | Y | Q | Q | N |
| H | I | R | A | L | L | O | D | E | Y | O |

PENNY
ONE
HUNDRED
NICKEL
FIVE
BILLS
DIME
TEN

CURRENCY
QUARTER
TWENTY
DOLLAR
COINS
FIFTY
MONEY



Budget Your Way to Bliss.

Learning how to make and keep a budget may sound like a drag, but actually, it's one of the most important things you need to know how to do. Not only will it make your money go further, but it'll set you up for the future. Good news. It's really not hard at all. Here are some useful tips:

Tip 1
Categorize your expenses. When you begin setting up a monthly budget, start with big categories before breaking your budget down into smaller expense categories.

Tip 2
Add up your budget essentials list and the extras list separately. By keeping the lists separate, you can make cuts more easily if you need to.

Tip 3
Look through these lists to find flexible budget expenses where you can cut back. Put a star next to these items so you can identify them.

Tip 4
Subtract the essentials total from your monthly income and, if you have money left over, subtract the extras total from that amount. If you still have money left over, great!



Congratulations to Makayla See for winning the Cash Crew drawing. Makayla won a \$50 American Express® Gift Card.

Higher Education: What's Best for You?

If you're in high school, it's already time to start thinking about where you're going to go for your higher education. A lot of factors play into the decision: What's your career goal? Your GPA? Your budget?

It's a big question, made even more complicated by the wide variety of schools from which you can make your selection. With so many options, it can get confusing. Here's a quick overview of the differences between community and state colleges, the UC system and private colleges. This matrix makes it easy to compare and contrast:

| | Community College | State Colleges & Universities | UC System | Private College |
|---------------|---|--|---|---|
| Term | 2-Year | 4-Year | 4-Year | 4-Years + |
| Degree | Offer some Associate degree programs in skilled trades which only require two years (and therefore not offered at many four year schools) like culinary arts, cabinetry, welding, etc. | Designed to produce graduates with bachelor's with a few master's programs. CSU schools make working professional adults. May only offer bachelor's degrees. | Designed to produce graduates with bachelor's, master's and doctorate degrees with an emphasis on research and theory. UC schools make professors. Offers advanced degrees like PhD's and master's degrees. | Designed to produce graduates with bachelor's, master's and doctorate degrees with an emphasis on research and theory. Private colleges make professors. Offers advanced degrees like PhD's and master's degrees. |
| Cost | Least expensive option. | Generally affordable. | More expensive than state colleges. Bigger student population. | Most expensive option. |
| Notes | CCs typically admit anyone with a high school diploma. If your GPA is lacking when high school ends and you have trouble getting into a four year school, they can be a good place to build a good academic record. | Operated by the government. | Operated by the government. | Operated privately. Usually expensive, but often have relatively more money to help students who can't afford the higher tuition. |