



SAFE Newsletter

StraightTalk® Association for Financial Empowerment • Improving the future of our communities • Fall 2011 • Issue 1 • Page 1

Introducing SAFE

Corning Credit Union is proud to introduce the StraightTalk® Association for Financial Empowerment (SAFE). SAFE was formed in response to the public's growing need for quality, accessible financial education. Our Association's number one goal is to help make our communities stronger by providing financial education to people in all stages of life and by giving people access to tools and information that encourage good financial decisions.

Reaching out to people of different ages, walks of life, and locations requires that we creatively use technology, people, and other resources to deliver information to help those who are just beginning to learn about money as well as those with more financial experience.

As a new not-for-profit organization, the best way for us to share financial information and education opportunities is through our website, www.financiallysafe.org. The website features financial tips, contact information, and links to other financial education resources. Overall, our goal is to:

- Support educational programs that build personal financial skills.
- Support educational programs that provide a solid foundation for future financial prosperity.
- Serve as a trusted resource for our local communities.
- Provide financial tools and information that build sound financial knowledge, which will, in turn, improve the financial future of our local communities.
- Encourage financial self-sufficiency and good financial judgment for people in all phases of life.

SAFE will also seek opportunities to work with other organizations and agencies to reach people interested in increasing their financial understanding. We'll assist by providing these partners with financial management tools, and various educational programs and activities created especially for their audiences. We're interested in helping everyone improve their financial wisdom.

SAFE is committed to making a difference in our community, and we invite you to learn more and to help us spread the word! Visit www.financiallysafe.org to check out some of the resources we have online and learn more about all things financial. We'll do our best to bring you useful financial information, tools and resources that will allow you to face your financial challenges and take charge of your money. You can help us by sharing your financial questions and concerns. Tell us what you would like to learn more about.

You can write to us at:

**StraightTalk® Association
for Financial Empowerment
87 East Market Street, Suite 201
Corning, New York 14830**

If you prefer corresponding electronically, you may also email us at: contactus@financiallysafe.org

Tell us about it! Your questions and concerns, or stories of lessons learned, may help other people learn too. However, we respect your privacy, so please let us know if you would like us not to reveal your name, your story/question or both, and it will remain confidential.

Join Us

It's easy to become a member of SAFE, the StraightTalk Association for Financial Empowerment. Just fill out and mail in the attached application. The valuable benefits of joining include:

- Financial education opportunities.
- Opportunities to share your thoughts and needs regarding financial education and how you would like to receive it.
- Support financial literacy.
- Personal Financial Empowerment!

The membership fees for SAFE are \$20 for one year or \$40 for a lifetime membership. (Membership is free for educators & youth under the age of 18.) Because SAFE is a non-profit (501(c)(3) organization, your membership fees and any other contributions may be tax deductible.



Table Talk

It's very important for families to talk about money together. Open discussion will help young people learn lasting lessons about managing money and make good financial choices from the start. Meal time is a great time to tackle financial topics, but it can be tough to get the ball rolling. The following conversation starters can help you find a way to begin. Just keep in mind that the topics should be age-appropriate so that children of various ages will find it a memorable learning experience, not a scary one.

- What do you think is the purpose of money?
- Do you know much money it takes to: (1) buy groceries for one week/month; (2) own a home; (3) own a car; (4) buy school supplies?
- Did you know that our family has a weekly/monthly budget?
- Do you know how many hours of work it takes to pay the weekly/monthly bills?
- How much do you think the ingredients for our meal costs to buy in the grocery store?
- Why do you think it is hard to save money?
- What do you like to spend your money on?

A Word About Personal Financial Education

We all go out into the world to earn money, become consumers, and pay bills. Most of us also face at least one significant financial challenge at some point. Although financial difficulties are tough to experience, they often teach us the biggest lessons we ever learn about money, because, for some reason, most of us never learned about personal finance in school.

This lack of knowledge may be why so many people choose not to manage their money. Being knowledgeable about personal finance can help develop the confidence we need to take control of our money. It can empower us to see money as a tool for achieving our short and long-term goals. Making mistakes is an important part of any learning process, and that is equally true with money management. But gaining financial knowledge and confidence can help each of us do better to handle our everyday money challenges and to plan for the future.

Take the first step. You can learn a lot about personal finance by visiting the SAFE website, by attending in-person classes, taking internet courses, seminars, reading articles online, or viewing videos – you choose the way and time that fits your needs. Share the experience with friends and family to help improve your life and the lives of those you care about. SAFE will be there to assist you in your journey of financial discovery!

contactus@financiallysafe.org
www.financiallySAFE.org

Tell us what you want to know!
 Tell us what you would like to know to help you have a healthier financial future. Email or write us today!

SAFE
 87 East Market Street, Suite 201
 Corning, New York 14830



SAFE MEMBER APPLICATION FORM

Name: _____

Address: _____

Email: _____

Sign-up Options:

1 Year — \$20.00

Lifetime — \$40.00

For SAFE use only	
Dues Gifted by: _____	Dues waived for:
Date: _____	<input type="checkbox"/> Minor <input type="checkbox"/> Educator