



# StraightTalk Association for Financial Empowerment

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## MANAGING HOUSEHOLD FINANCES

Managing the finances for your household can feel like a daunting task. While you need to stay on top of income, bills, and any other expenses that might pop up, it's important to also go through and get rid of anything that's old and no longer relevant. SAFE's team has put together our favorite tips for keeping your household finances organized below.

**Create a system.** Depending on if you're receiving bills and other financial notifications through the mail or digitally, you may need to have different systems in place for staying on top of them. Many households find a filing system to be a great way to stay organized with any paper documents they need to hold onto. Files for bills, medical, taxes, insurance, etc. can help you find anything you need with ease. If your notifications come primarily through email you could use a similar system with folders in your inbox instead of a filing cabinet.

**Schedule time to review.** Once you find a system for storing information that works for you and your household, it's important to set aside time to review what you've held onto and remove the items you no longer need. We recommend sitting down annually and getting rid of anything that's old, outdated, or already taken care of. It's up to you to decide how long you'd like to hold onto your documents, but typically anything older than one year can be removed from your files.

**Be flexible.** Once you set your organization system in motion, it's important to check in and see how well it's working. Are you able to find the things you need? Does it work for all members in your household? Are you losing important documents because it's hard to stay on top of where they should go with your system? If you want to make changes, it's okay! This is your system and it's important that it works for your household. Make adjustments as you need to ensure you are staying organized while managing your household finances.

## SAFE 2022 Scholarship Last Chance!



The StraightTalk® Association for Financial Empowerment (SAFE) is pleased to announce the return of its scholarship program for 2022! This year, SAFE will award up to \$20,000 in scholarships to hardworking individuals looking to further their education or career.

Ideal candidates value and make contributions toward:

- Helping people
- Serving the underserved
- Making an impact in and giving back to their community

The SAFE Scholarship Program is open to any SAFE member or Corning Credit Union member who is in good standing and over the age of 16. The member must also have established plans to take the next step in their education, development, or career, including vocational studies and/or military enrollment.

**Applications are accepted until March 18th!**

**To learn more about the scholarship, eligibility requirements, and how to apply, please visit [www.financiallysafe.org/scholarship](http://www.financiallysafe.org/scholarship)**

## NOTIFICATION OF ANNUAL MEETING

The Annual Meeting of the Board of Directors and the members of SAFE will be held on **Monday, March 28, 2022 at 3:30 p.m.** Those wishing to attend this virtual meeting should email [ContactUs@FinanciallySAFE.org](mailto:ContactUs@FinanciallySAFE.org) for instructions on how to join the Webex meeting.