



NEWSLETTER

FALL 2022 | ISSUE 18

8 Ways to Save Year Round

Want to find ways to save money year round? We've compiled a list of the most common ways you can save money.



Pay off high-interest debt first - If your making extra payments, make sure you're doing so in the right order. Paying off the highest interest debt first saves you big bucks in the long run.

Prep for grocery shopping - This means don't go to the grocery store without a list. This will save you from buying things you don't need.

Set savings goals - Calculate your income and monthly expenses then set aside savings. Have these transfer automatically on a set date.

Track your spending - Many financial institutions offer spending analyzers right on their app. This will allow you to see where extra money is going. It can also help you create a budget.

Set up automatic payments - This gives you control to know how much is going to a bill each month and will ensure your bill is paid on time.

Refinance loans - Check rates and see if refinancing might save you money.

Cancel unnecessary subscriptions - Cancel subscriptions you no longer use. Some places even let you freeze a subscription if there are months during the year you aren't using something.

Call companies to see if they will offer you a discount - Surprisingly some companies will reduce your bill just because you called in.

[Read More](#)



Donation Showcase

SAFE donated \$6,000 in partnership with the United Way and libraries across the county. This money will go to fund a new program to provide books, materials, volunteers, and programming to underserved families in the Franklin County area. This has an impact on 500+ families and provides literacy that ties into personal independence, diversity, and financial education.

In addition, if you are aware of any community group or organization that may be interested in SAFE's financial education programs or funding, please visit

our website at www.financiallysafe.org for more information or email contactus@financiallysafe.org.



SAFE 2023 Scholarship Coming in January

In 2022, SAFE awarded \$40,000 in scholarships to hardworking individuals looking to further their educations or careers. The StraightTalk® Association for Financial Empowerment (SAFE) is pleased to announce the return of its scholarship program for 2023! This year, SAFE will award a minimum of \$20,000 in scholarships. 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, over the age of 16, and has established plans to take the next step in their education, development, or career, including vocational studies and/or military enrollment. Please note, past recipients of a SAFE Scholarship are not eligible for a second award. Watch your email for a separate announcement when applications open in

January!

To learn more about the scholarship, eligibility requirements, and how to apply, please visit www.financiallysafe.org/scholarship

Find us on 

The StraightTalk® Association for Financial Empowerment is on Facebook! If you want to stay involved and up-to-date on what SAFE is working on, follow us there! We regularly share finance-related tips and tricks, articles following the latest money related trends, and our own updates as well.

Visit www.facebook.com/SAFEfinancially for more.



Copyright© 2022 StraightTalk Association for Financial Empowerment, All rights reserved.

You are receiving this email because you are a member of the Straight Talk Association for Financial Empowerment.

Our mailing address is:

StraightTalk Association for Financial Empowerment
14 E Market St Ste 212
Corning, NY 14830-2681

[Add us to your address book](#)

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe from this list](#).