

On the Money



Q3 2025 | NEWSLETTER
SMART SPENDING AT SCHOOL



1091 Thomas Road
P.O. Box 2456
West Monroe, LA 71294

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SMART SPENDING AT SCHOOL



As the school year kicks off, it's important to manage your finances wisely. Here are a few tips to help keep your budget on track while enjoying the school year!



Needs vs. Wants: What's the Real Deal?

Know the difference:

- **Needs** = things you must have (school supplies, books).
 - **Wants** = extras you can live without (designer shoes, newest gadgets).
- Spend wisely by focusing on the essentials first.



Did You Know? (About Opening an Account)

You'll need:

- Your Social Security Number (SSN).
- A member number for your Centric account.



Keep both safe and private.
These help verify your identity and protect your money.

Save Up for the Fun Stuff

- Events like homecoming, class trips, and games add up fast.
- Start saving early.
- Look for ways to save:
 - Group discounts
 - DIY accessories or snacks
- Planning ahead means more fun, less stress.



Credit 101: Start Smart, Not Sorry

- Pay your bills on time.
- Don't borrow more than you can repay.
- These habits help you:
 - Build a strong credit score.
 - Qualify for things like:
 - Car loans
 - Phone plans
 - First apartment



Real Talk

Budgeting isn't just for adults. Learning how to manage your money now means you'll be set for the glow-up later. You've got this!

Pro tip: Download the Centric CU app to check your balance, transfer funds, and even set up savings goals—all from your phone. It's an easy way to stay on top of your money anytime, anywhere.

Stay tuned for more tips in next quarter's newsletter!

Scan here for all links and details from the newsletter!



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