



SPOTLIGHT:



THE CONCORD UNIVERSITY PARENT'S CLUB SCOOP

WHAT'S INSIDE:

ACADEMIC CALENDAR











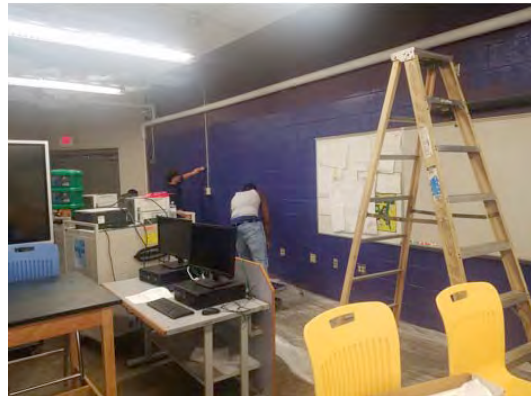
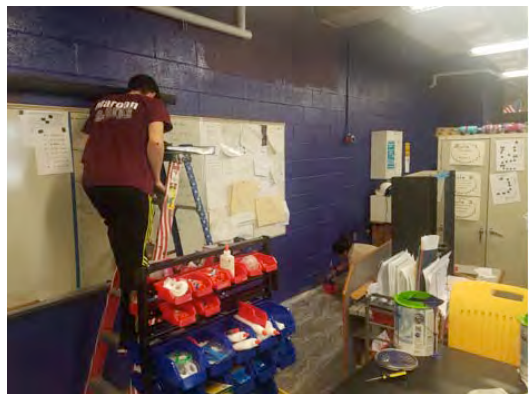
















UPCOMING ATHLETIC EVENTS



2 0 1 8

PRESIDENT'S
BALL



5 SIMPLE MONEY SAVING TIPS FOR BEGINNERS

Have you been struggling to save? Maybe you've tried, but that goal of squirreling away some money has quietly fallen by the wayside. Try these 5 simple tips to help save!

by America Saves

Establish Your Budget.

Are you looking for an easy way to begin? On the first day of a new month, get a receipt for everything you purchase. Stack the receipts into categories like restaurants, groceries, and personal care. At the end of the month you will be able to clearly see where your money is going.

TIP #1

Save Your Loose Change

Really! Putting aside just 50¢ over a year will get you 40 percent of the way to a \$500 emergency fund. And some banks and credit unions or apps offer programs that round all your purchases to the nearest dollar and put that money into a separate savings account.

TIP #5

Save Automatically.

Setting up automatic savings is the easiest and most effective way to save, and it puts extra cash out of sight and out of mind. Every pay period, have your employer deduct a certain amount from your paycheck and transfer it to a retirement or savings account. Ask your HR representative for more details about how to set this up. Or every month, have your bank or credit union transfer a fixed amount from your checking account to a savings or investment account.

TIP #2

TIP #4

Don't Just Save Money, Save.

There's a difference between saving money and saving money for your future. So don't just spend less, put the money you save into a savings account to plan for college expenses, retirement, or emergencies that can leave you financially better off.

Aim For Short Term Goals.

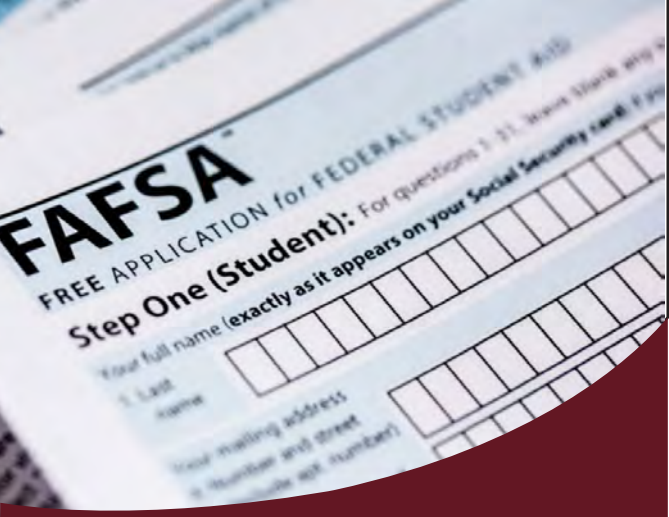
Make a goal such as setting aside \$20 a week or month, rather than a longer term savings goal. People save more successfully when they keep short-term goals in sight.

TIP #3

Make a savings plan. Those with a savings plan are twice as likely to save successfully. That's where America Saves comes in. If you take the America Saves Pledge, we'll help you set a goal and make a plan. And it doesn't stop there. America Saves will keep you motivated with information, advice, tips, and reminders to help you reach your savings goal. Think of us as your own personal support system.

AMERICA SAVES WEEK

February 26 - March 3, 2018



PROMISE

SCHOLARSHIP

West Virginia Higher Education Policy Commission



Parent Information

Sign Up for CU Parents Club Text Messages

CU Parents, now you can sign up to receive CU Parents Club text messages! These short texts will include important Concord University deadlines, reminders, and events. To join, visit: www.remind.com/join/cuparents OR text the message "@cuparents" to (304)241-2045.