# MONEY'S WORTH

for TFCU Members • August 2024



# **Budget-friendly fun with friends**

What strengthens relationships more than quality time spent with the people we care about? Though costs are on the rise, with a little creativity, it is still possible to make memories without the high expenses.

**Karaoke night at home.** You too can be a rock star. Many streaming music services offer a feature to turn any song into a karaoke performance. The rolling lyrics will help make sure you stay on rhythm and sing the real lyrics of the song.

**Escape room from home.** Turn your living room into an adventure by buying an at-home escape room package. These can be purchased online at a fraction of the cost. You will need one person to play host and the kits should only be used once to keep the game fresh and exciting.

**Join or host a book club.** Do you and your besties like to read? Take turns choosing a book for the group to read, then gather to discuss. Add a challenge, like talking with an accent or wearing costumes, based on the book, to dial up the fun.

**Backyard drive-in.** A movie marathon with potluck snacks and lots of popcorn is a unique experience. Usually, equipment can be rented and the cost shared between friends. Not ideal weather? Build a blanket fort and move the party inside.

**Coffee and crafts.** The best gifts are the ones we make. Take turns teaching each other an inexpensive hobby. Whether it's knitting, wreath-making or paper crafts, there is an endless list of activities you can pull from. Share the cost of supplies for added savings.

**Small-town living.** Do you love small town charm? Watch local listings to find a festival or county fair and enjoy carnival rides, competition and meeting new people from other towns. Who knows? You may expand your friend group by the end of the day.

**Meet me outside.** A good walk-and-talk is heart healthy in more than one way. The quiet setting can encourage deeper conversation while you increase your heart rate.

**Organize with a trade.** Want to get your house in order but can't get motivated? Lure a friend to help by allowing them to make your trash their treasure. Offer to let their payment for helping be first dibs on any discarded items.

No matter what you do, spending time together is the reason for the outing. Doing anything with the right people can be fun. ■

Article by Tina Herndon TFCU financial educator

# **TFCU** events

## Drop-in financial coaching: August 16, 2024

Choctaw branch, 2183 N. Harper

9 a.m. – 5 p.m.

Meet with TFCU's member solutions team for free, one-on-one financial counseling.

### Drop-in financial coaching: August 30, 2024

Midwest City branch, 6501 Tinker Diagonal 9 a.m. – 5 p.m.

# Drop-in financial coaching: September 3, 2024

OKC, Northwest branch, 4626 N.W. 39th St. 9 a.m. – 5 p.m.

### Shred Day: August 24, 2024

Enid branch, 801 S. Oakwood Rd.

8:30 a.m. - 11:30 a.m.

Please limit your amount of paper to no more than three boxes (approximately 18x12x12 inches) per car.

### Member Appreciation Day: August 24, 2024

Oklahoma City Zoo, free for TFCU members

5:30 p.m. - 9:30 p.m. \*corrected from previous issue\*

# TFCU Financial Advisors' seminars

Please join us for the upcoming seminars hosted by the team at TFCU Financial Advisors.

Navigating your retirement: Thursday, September 12, 2024, 6 – 7 p.m., TFCU Midwest City Branch Community Room, 6501 Tinker Diagonal, Midwest City, OK (second floor).

For those preparing for retirement or newly

retired, this seminar will explore several topics so you can financially plan for your retirement years.

You can also attend this presentation in Ada, Enid, Stillwater and Tulsa. Visit TFCUFinancialAdvisors.org for more information on specific dates.

**Estate planning:** Thursday, September 19, 2024, 6 – 7 p.m., TFCU Midwest City Branch Community Room, 6501 Tinker Diagonal, Midwest City, OK (second floor).

Learn about the need for estate planning and reasons to create a plan that fit your family's needs. Presented by John Weaver, attorney, Evans & Davis.

**An inside look at cybersecurity:** Thursday, September 26, 2024, 6 – 7 p.m., TFCU Midwest City Branch Community Room, 6501 Tinker Diagonal, Midwest City, OK (second floor).

Gain information on the current cyber environment and learn steps to help protect yourself. Presented by Rafael Escoto Roa, senior analyst, security technology risk and assurance, Raymond James Financial Services.

**Civil service retirement briefing:** Thursday, October 3, 2024, 8:30 a.m. – 4 p.m., TFCU Midwest City Branch Community Room, 6501 Tinker Diagonal, Midwest City, OK (second floor).

During this day-long briefing, federal employees who are retiring in the next five to 10 years will learn about retirement planning, federal employee retirement benefits, distribution options, investment choices, Medicare and Social Security.

Seating is limited. Please enroll prior to the seminar by visiting TFCUFinancialAdvisors.org or calling (405) 737-0006.

**TFCU Financial Advisors** 6501 Tinker Diagonal Midwest City, OK 73110 405-737-0006 <u>TFCUFinancial Advisors.org</u>



Securities are offered through RAYMOND JAMES FINANCIAL SERVICES, INC., Member FINRA/SIPC, and are not insured by NCUA or insured by any other government agency. Funds are NOT GUARANTEED nor are they deposits or obligations of the credit union or any affiliated entity of the credit union, and are subject to risk, including the possible loss of principal. Tinker Federal Credit Union, Tinker Financial Services, LLC and TFCU Financial Advisors\* are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc., a non-affiliated third party provider to Tinker Financial Services, LLC and Tinker Federal Credit Union. All investments and information are intended for U.S. residents only.

\*TFCU Financial Advisors is a registered trademark and 'dba' of Tinker Financial Services, LLC.





# Get the money you need for your education.

Student loans from TFCU in partnership with Sallie Mae® could help!

Visit our website at TinkerFCU.org/SallieMae or scan the QR code to learn more.



For locations, numbers and hours please visit **TinkerFCU.org** 

P.O. Box 45750, Tinker AFB, 73145

405-732-0324 OKC 918-592-0324 Tulsa 405-707-7440 Stillwater 580-310-0324 Ada 580-233-3330 Enid 800-456-4828 Toll Free



