

MONEY'S WORTH

for TFCU Members • December 2024



Budget-friendly tips for a happy, healthy pet

Pets are popular holiday gifts, but they come with long-term responsibilities and costs. If you're adding a furry friend to your family this season, here are some ways to care for them without overspending.

Buy in bulk. Buying pet supplies in larger quantities can save money in the long run. Essentials like food, litter and treats are often cheaper per unit when bought in bulk, especially if they have a long shelf life. Many pet stores offer discounts or loyalty points for bulk purchases, so check out these options to maximize savings.

Do your research. Compare prices from different retailers before making a purchase. Generic or store-brand pet products can often provide the same quality as name brands, but at a lower price. Online retailers frequently have lower prices due to reduced overhead costs, so they're worth checking for deals. Use promotional codes, which can often provide significant discounts, and consider recurring delivery services for convenience and additional savings.

Join rewards programs. Most pet stores and online retailers offer loyalty programs that provide exclusive discounts, points on purchases and members-only deals. Many of these programs are free to join and can help you accumulate savings over time, reducing the costs on your future purchases.

Home-based care. Preparing homemade meals and treats can be a cost-effective choice, especially if you enjoy cooking. Just ensure any homemade recipes meet your pet's nutritional requirements by consulting a veterinarian. Additionally, learning to handle some grooming tasks at home, like bathing or nail trimming, can cut down on expenses while keeping your pet neat and healthy.

Low-cost clinics and preventive care. Some communities offer free or low-cost clinics that provide essential services like vaccinations, micro-chipping and health check-ups. Regular preventive care, such as dental cleanings and routine check-ups, can help catch health issues early and save you money by avoiding more costly treatments later.

Consider adoption. If you're thinking about bringing a new pet into your home, adoption is a budget-friendly option. Shelter adoption fees are typically lower than breeder prices and you'll be providing a loving home to an animal in need.

Pets bring joy beyond the holidays but require planning and care. Use these tips to keep your new companion happy while staying within your budget. With a little effort, you can create a loving, lasting bond with your furry friend. ■

Article by Jessica Teszlewicz,
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TFCU events

Holiday closing: December 24, 2024

TFCU branches and member service center will close at 12:00 p.m. on Tuesday, December 24, 2024.

Holiday closing: December 25, 2024

TFCU will be closed Wednesday, December 25, 2024.

Holiday closing: January 1, 2025

TFCU will be closed Wednesday, January 1, 2025.

Is your financial plan part of your New Year's resolutions?

As the year ends, December is a great time to check in on your financial health and set up for the year ahead. Here are some quick, impactful steps to keep in mind as you prepare for your year-end financial review.

Organize your balance sheet.

Start by listing your assets and liabilities to calculate your net worth. This gives you a clear picture of where you stand and provides a baseline to set attainable goals for the new year.

Review account titling. Account titling can affect estate planning and borrowing power, so it's worth revisiting. Work with your financial, tax and estate advisors to confirm that your accounts are titled correctly.

Update beneficiary designations.

Ensure your beneficiary designations are current on critical accounts like wills, life insurance policies, annuities and retirement accounts. If you anticipate any significant life events in the coming year, make a note to update your beneficiaries accordingly.

Check your social security statement. If you're not yet retired, visit ssa.gov to review your earnings history. The Social Security Administration no longer mails statements, so accessing this online ensures all earnings have been recorded accurately.

Start your retirement plan with TFCU Financial Advisors. If you don't have a retirement plan, consider starting one this year. TFCU Financial Advisors offer complimentary, no-obligation sessions to help you take the first step toward a secure financial future.

Taking these steps now can put you on track to meet your financial goals in the New Year, giving you confidence as you move forward.



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