

Money Mentor

Simple Ways to Manage Your Budget



Managing a budget is a vital skill that can lead to financial stability and peace of mind. By taking control of your expenses and ensuring your income aligns with your financial goals, you can achieve a healthier financial future. Here are some simple yet effective ways to manage your budget with ease.

Create a Budget Plan:

Start by examining your income and expenses to create a comprehensive budget plan. List your monthly income

sources and categorize your expenses into fixed (rent, utilities) and variable (groceries, entertainment) costs. Allocate a portion of your income towards savings and emergency funds.

Track Your Expenses:

Keep track of every penny you spend. Utilize budgeting apps or spreadsheets to record your expenses and identify patterns. This awareness helps you make informed decisions about where to cut back and prioritize spending.

Prioritize Essential Expenses:

Differentiate between wants and needs to prioritize essential expenses. Allocate the majority of your budget to cover necessities like housing, food, transportation, and healthcare. Limit discretionary spending on non-essential items until you have a better grasp of your financial situation.

Reduce Unnecessary Costs:

Analyze your spending habits to identify areas where you can cut back. Evaluate subscriptions, dining out, and entertainment expenses. Consider alternatives such as cooking at home, utilizing free resources, or negotiating bills to reduce unnecessary costs.

Managing a budget is not about restricting yourself, but rather about gaining control over your finances. If you're ready to take the next step to a brighter financial future, we're ready to talk!

[Contact Us](#)

Our Way of Saying Thank You

VETERAN AND 1ST RESPONDER LOAN SPECIALS



For those who work tirelessly to keep us safe, we're giving back! All Veterans and First Responders are eligible for

- **.50% APR* discount** on personal loans
- **.25% APR* discount** on auto loans
- **2 consecutive skipped payments** per year.

*APR= Annual Percentage Rate. Must show reasonable proof of Veteran status (Military ID or Military Affiliated Membership Card such as American Legion or VFW Card) or First Responder ID.

[View Our Current Rates](#)

A Better Way To Save is at RBFCU!

Isn't it time you put your money to work for you? With Raritan Bay, it's never been easier. With a high-yield savings account, you can earn as much as **4.00% APY* for 6 months with just a \$1,000 minimum deposit!** Take advantage of this offer and open your share certificate today!

*APY=Ann



[Start Saving!](#)

An ATM is Never Far Away!



Got Travel Plans? We believe you should never have to pay to access your own money, no matter where you are. Thankfully, with the Allpoint Network, you're never too far from one of **55,000 surcharge-free ATMs** across the county.

[Find an ATM](#)

Your Homebuying Partner

Navigating the housing market can be overwhelming. That's why we've partnered with NJ Lenders Corp. Mortgage Bankers to give you a wide variety of 1st Mortgage Options to make your dream of homeownership a reality.





Love My
Credit Union®
rewards

**MORE SAVINGS.
MORE POSSIBILITIES.**



There are More Reasons than Ever to Love Being a Member of Raritan Bay FCU

Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Saving **up to \$360** on their wireless bill by switching to no-contract wireless.
- Saving **up to 35%** on IdentityIQ credit report monitoring and identity theft protection.
- Saving of **up to \$15** on TurboTax federal products.
- Getting **exclusive access to home tech support and protection** with Asurion Home+.
- Getting **exclusive discounts** from the TruStage Home & Auto Insurance Program.
- Saving on **SimpliSafe**, the #1 expert pick for home security.
- Getting **exclusive access** to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Saving on car maintenance. Plus, members **get \$10 off their first service** using CarAdvise.
- Saving **40% on a 1-year membership** to Sam's Club.
- Building credit history with rent and **saving up to 30%** with Rental Kharma.
- **Saving \$40 on Calm**, the #1 app for meditation and sleep.
- **Saving on Travel and Entertainment needs** like Car Rentals, Hotels, Theme Parks, Movie Tickets, and more

Explore the perks that come with your RBFCU membership at

LoveMyCreditUnion.org.

Upcoming Holiday Closings



Labor Day – Monday, September 4th.

For your convenience, you can still access your account 24/7 through online and mobile banking.



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