



HIGH SCHOOL GRADUATES: TOP 5 MONEY MATTERS FOR THE ROAD AHEAD

1

OPEN AN ACCOUNT



Whether you're going away to school or staying close to home, it's time to start managing your own money. Open a checking account with a North Coast Credit Union and get a debit card. Chances are you already have a savings account, but if not, it's time to start one. Put some money away every month to build an emergency fund for unexpected expenses.

A great way to start building credit is by getting a low-limit or secure credit card through North Coast. Make sure to only charge small amounts to your card so you can pay the balance off in full each month. Always pay your bill by the due date — making regular on-time payments has a massive impact on your credit score.



WISE UP ON CREDIT SCORES

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3

MAKE A PLAN



A budget is simply a detailed plan for your money — it's not about pinching pennies. Even if you don't have a lot of money, you can still make a plan to manage it. If you know what you'll have coming in, you can plan for expenses, save smartly, and even splurge on something fun once in a while.

You know that salted caramel cold brew that gives you a lift? Well, that \$4.75 a few times a week adds up, and before you know it, similar expenses will run up a credit card bill you weren't expecting. Track those expenses carefully through Online banking



WATCH OUT FOR THE SMALL STUFF

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READ THE FINE PRINT



The first year after high school, you'll come across all sorts of money offers that may sound good, but you may not fully understand important details. If you're not sure if it's a good deal, walk away. You can always trust North Coast to have your best interests in mind, so if you have any money-related questions, pick up the phone and ask an expert directly.

WHEREVER THE ROAD TAKES YOU,



NORTH COAST CREDIT UNION IS HERE.