

Save and Invest

excerpts from mymoney.gov

Saving is a key principle. People who make a habit of saving regularly, even saving small amounts, are well on their way to success. It's important to open a bank or credit union account so it will be simple and easy for you to save regularly. Then, use your savings to plan for life events and to be ready for unplanned or emergency needs.

Tips:

- Start saving, form a savings habit, and pay yourself first!
- Open and keep an account at a bank or credit union that meets your needs.
- Track your savings and investments, and monitor what you own
- Plan for short-term and long-term goals
- Build up emergency savings for unexpected events
- Consult with a qualified professional on investments and other key financial matters
- Save for retirement, children's education and other major items

Methods:

Save and Invest (cont'd)

- An easy way to save is to pay yourself first. That means each pay period, before you are tempted to spend money, commit to putting some in a savings account. See if you can arrange with your bank to automatically transfer a certain amount from your paycheck or your checking account to savings every month.
- People who keep track of their savings often end up saving more, because they have it on their minds. New phone apps are available to help people pass up purchases they don't really need - you might want to try one!
- If you are making investments, it's good to consult with a qualified professional about your plans. Before you purchase investments, be sure to build an emergency savings fund to cover your needs for at least three months. Keep the savings in an insured bank or credit union account that you can access if you need it.
- Many professionals call themselves "financial planners." Before you hire one, ask for a description of the services offered. Then check the credentials of an investment advisor with your State's consumer protection office.

How much it will cost in fees or interest if you borrow \$300?

Source: World Development Report 2015

PAYDAY LENDER

(assuming two-week fee is \$15 per \$100 loan)

If you repay in:

2 weeks	\$45
1 month	\$90
2 months	\$180
3 months	\$270

CREDIT CARD

(assuming a 20% APR)

If you repay in:

2 weeks	\$2.50
1 month	\$5
2 months	\$10
3 months	\$15

FAIR HOUSING IS YOUR RIGHT!

If you believe that you have been a victim of housing discrimination, please call

1-800-440-8091.

Rent Payment Hours

Monday: 8:00 - 5:30
 Tuesday: 8:00 - 5:30
 Wednesday: 8:00 - 2:00
 Thursday: 8:00 - 5:30

Office Hours

Monday: 7:30 - 6:00
 Tuesday: 7:30 - 6:00
 Wednesday: 7:30 - 2:00
 Thursday: 7:30 - 6:00

Too Much to Drink? Tow-to-Go



The AAA tow truck transports the vehicle and driver home or somewhere safe within 10 miles

1-855-286-9246

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Manatee County Housing Authority
 5631 11th Street East
 Bradenton, FL 34203
 Phone - (941) 756-3974



Fair Housing: It's Your Right!

(More) Savings Tips

taken from www.choosetosave.org

Take advantage of free entertainment in your community—parks, museums, exhibits, etc. Go to free park concerts and other community activities.

Try to buy with cash, checks, or debit cards. If you use credit cards, get rid of all but one or two, and pay off the balance each month. You can save dollars by avoiding credit card interest charges.

Always do your grocery shopping with a list of items you need—and don't buy anything that's not on the list. You can save dollars by avoiding impulse food purchases.

Avoid shopping at convenience stores. You pay for the convenience—the prices are usually higher than grocery stores.

When your doctor prescribes a medicine, ask if a generic is available—you'll pay less.

Before buying a car, compare insurance, gasoline, maintenance and repair costs for comparable models. You can save a lot over the life of the car by choosing a model with low operating costs.

STAY COOL THIS SUMMER!



Strawberry Banana Slush

Servings: 4

INGREDIENTS

- 1 banana
- 1 cup frozen strawberries
- 1 cup water
- 1 cup ice cubes
- 1 1/2 to 2 cups Greek yogurt

PREPARATION

1. Place all ingredients in a blender and blend until smooth.
2. Pour into a cup and serve with spoon.

Please Consider . . .



People were created to be loved. Things were created to be used. The reason the world is in chaos, is because things are being loved, and people are being used.

Numbers to Remember:

MCHA : (941) 756-3974
 Lynn Reinhard/Maintenance x 129
 Susan Cayer/Property Manager x 123
 Blanca Ramirez/Public Housing Specialist x 132
 Helen Garner/FSS x 136
 Lori Hostetter/ROSS x 227



July						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 rent due	2 school lunch 12:30-1:30	3 school lunch 12:30-1:30	4 Independence Day MCHA closed	5 school lunch 12:30-1:30	6 MCHA closed	7
8	9 school lunch 12:30-1:30	10 rent due \$10 fee school lunch 12:30-1:30	11 school lunch 12:30-1:30	12 school lunch 12:30-1:30	13 MCHA closed	14
15	16 school lunch 12:30-1:30	17 school lunch 12:30-1:30	18 school lunch 12:30-1:30	19 school lunch 12:30-1:30 RA meeting may be cancelled	20 MCHA closed	21
22	23 school lunch 12:30-1:30	24 school lunch 12:30-1:30	25 school lunch 12:30-1:30	26 school lunch 12:30-1:30	27 MCHA closed	28
29	30 school lunch 12:30-1:30	31 school lunch 12:30-1:30				