



FALL 2008

in your element



Raise Your Voice!



The 2008 presidential election is just around the corner, are you registered to vote? If not, contact your City Clerk's office to find out what steps to take in order to be registered in time for Election Day, November 4th.

Still under 18? That's ok! You can still play a part in the number of votes your candidate receives by volunteering to help the campaign and talking to voters about the issues facing this term's presidential candidates

Remember, no matter how old we are or what stage we are in our lives, our president's decisions affect us all.



6 Ways to Put a Jingle in Your Pocket

Everyone loves having extra money. But at such a youthful age, it seems like you're always running short on cash. One minute you've got a comfortable stash, and then you turn around after a couple shopping trips and realize it's disappeared! A budgeting plan can help provide a steady cash flow, and keep you from missing out on outings with friends due to your low money reserve.

Here are 6 tips to help you get started:

1. **Set a Goal.** Maybe you want to start saving for a car or a computer. Setting a goal for yourself is a good way to get in the habit of saving.
2. **Pay Yourself First.** Take a small portion of your paycheck every week and put it away in your savings account before you go shopping.
3. **Buy Generic.** Most of the time there is little difference between the name brand product and its generic competitor.
4. **Keep Tabs on Your Spending.** Keep track of your spending by logging in to your account at www.lzecu.org
5. **Prioritize. Make a list of all your normal expenses.** Divide them into two groups: "What I Want" and What I Need." If your "What I Want" group outweighs your "What I Need" group, you have plenty of room to make cut backs!
6. **Stick to Your Budget.** By sticking to your budget, you are teaching yourself a valuable habit that will prove useful throughout your life.



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