



January 2018

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UPCOMING:

February 19, 2018

President's Day

Offices will be CLOSED

March 13, 2018

Annual Meeting and Bingo

Garrison Center Banquet Room

11:45-1:30

March 23

Spring Break closing

HSU Location:

Garrison Center D203

P.O. Box 7691

Arkadelphia, AR 71999

Ph. 870-230-5279 Fax 870-230-5780

OFFICE HOURS :

M-Th 9-2:30 – Fri 9-12:30

Dawson Branch Location:

700 Clinton Bldg. 3

Phone 870-246-1453

OFFICE HOURS:

M–Thur 1–4 pm / Fri 12:30-3 pm

www.hsufcu.virtualcu.net

Email: creditunion@hsu.edu

Why Do I Need an Emergency Fund, and How Much Do I Need?



Imagine that your roof starts to leak. Or your car breaks down. Or, worst of all, a pink slip lands on your desk.

The credit cards in your wallet could likely keep you dry, on the road, and well fed, but running up significant debt can cause a major setback to your financial plan. That's why you always need to have ready access to a chunk of cash—that is, an emergency fund—that allows your financial life to stay on track even if you encounter a significant, unexpected expense.

So how much do you need to stash? A broad guideline is three to six months' worth of the money that you need for all non-discretionary expenses (such as health insurance, your mortgage and food). That way, you have enough that if you were to lose your job, you'd be able to continue paying your household bills while you looked for another one.

That number can differ, though, depending on your individual circumstances. Are you a college professor with tenure? Three months' worth of savings might be sufficient. The sole breadwinner and working in a business where income can fluctuate from year to year? Aim for nine to 12 months' worth, minimum. Saving that much may seem daunting, but it's okay to let the fund build gradually. Just keep putting some amount away every month.

Make sure your emergency cash is stashed in an account that's separate from your regular checking and savings, so you're not tempted to tap the money. You also want the funds to be completely safe and liquid—which means an FDIC-insured savings or money market account.

-Money Subscribe





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We thank you for your support of our Arkansas Children's Hospitals through programs like Change a Child's Life donations and our candy sales. Your generosity has allowed the Little Rock hospital to purchase two new Angel One medical helicopters. With more life savings projects on the horizon we ask that you please continue to give.

Your GO -TO site for information
www.hsufcu.virtualcu.net



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