

#BuckarooBuzz A look at pop culture, movies, music and more!

Our Favorite Frugal Celebrities

Not all celebrities live an extravagant lifestyle and spend money carelessly—some look for discounts and save their money. Here are our five favorite frugal celebs:



Jennifer Lawrence
(Hunger Games)

Frugal sensibility:
On why she shops at IKEA: "I'm not from Hollywood, I'm from Kentucky. I didn't become successful until a few years ago and I'm very aware of what the real world is and how much a couch costs."



Dave Grohl
(Foo Fighters, Nirvana)

Frugal sensibility:
Rock's famous drummer has money to spend. But in a 2003 interview he said, "I'm afraid to spend it. Knowing I don't even have a high school diploma to fall back on, I'm going to be really careful with what I've got."



Kristen Bell
(Frozen)

Frugal sensibility:
"I use a lot of coupons," Kristen told Conan O'Brien during an interview. "The best coupon you can get, possibly in the world, is the Bed Bath & Beyond coupon."



Kate Middleton
Duchess of Cambridge

Frugal sensibility:
Kate, the possible future queen of England, likes to clothes swap and wear outfits multiple times. She even swaps clothes with her mum.



Sarah Michelle Geller
(Buffy the Vampire Slayer)

Frugal sensibility:
The actress shared her money-saving tips in Self magazine: "I clip coupons all the time. Why should you pay more for something that someone else is paying less for?"

Frugal Celebrities

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*fifty

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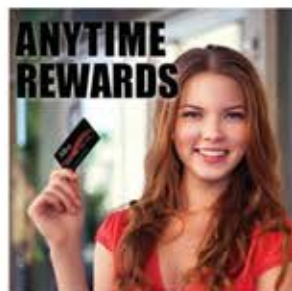
A financial institution that is member-owned and operated. A credit union is the most common type of financial cooperative. Many offer complete banking services such as checking and savings accounts, loans, and online access services. Rates and interest are among the best in the financial services industry.

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buckaroo family™

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BIGGER Family. BIGGER House.

Thinking about upgrading to a larger home? Here are some questions to ask before increasing your digs.

By Taylor Roberts

Winter 2015

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Your Child's First Tax Return



How to Say "No" to Toy Stores



Hacked By My Own Daughter



When it comes to giving a growing family the room to play and grow, buying a bigger house is definitely on the "to do" list. Whether you're ready to make the move now or in the near future, keep these things in mind when searching for the perfect family home:

What can you afford?

It's no secret that raising a family is expensive. One recent estimate suggests that it costs nearly a quarter of a million dollars to raise a child to age 18. A larger home may give you more room, but you'll also have an increase in expenses such as heating, electric and yard maintenance. Add it all up and budget accordingly.

Where should you live?

Many families find that they need to move pretty far from their current neighborhood to find a larger house in their price range. This may mean you'll leave your support network behind (i.e. grandparents, babysitters, friends). Weigh your options and analyze your personal situation to reach a decision that suits the whole family.

What size home?

A larger home is the goal, but remember, larger also means higher payments, increased property taxes and utility bills. **The solution:** don't buy more than you need. Determine how much square footage your growing family can fill and aim for that number.

And don't forget to factor in any additional kiddos you may be planning to have in the future!

3 Ways to Trim Your Haircut Budget



By Colleen McMahon

When you're trying to trim your family budget, it helps to look at every item and consider how a cost can be cut back. For example, kids' haircuts are a necessary expense, but some flexibility and creativity can help you reduce the amount you spend. Here are some ideas:



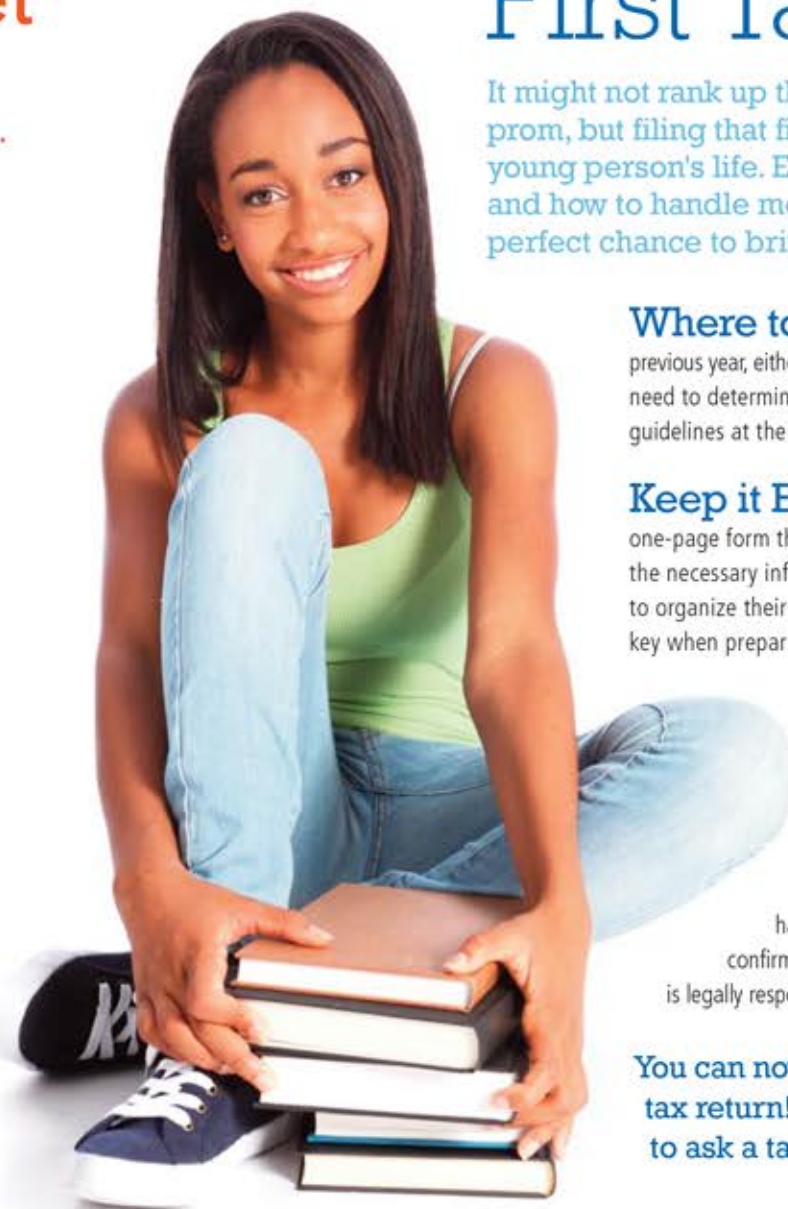
Let their hair grow out. For school-age boys, make sure they approve of keeping their hair a little longer. Remember, it's easy for kids to receive peer pressure. For girls, you may need a cut or two to get things into shape in the growing-out stages, particularly if they've had layered cuts.

Cut it yourself. For simple tasks like trimming bangs or evening out the ends of straight hair, consider tackling it yourself. Use a pair of sharp scissors and work slowly on wet hair. Remember that hair shrinks a bit as it dries, so it will look shorter than when you trim it. Trim in small increments so you can evaluate as you cut.



Get a shorter cut—or cut it all off!

This can allow you to add two to four weeks between haircuts, which can add up to significant savings over a year. Some boys may even like the shaved look. To maintain the look, you'll probably need to invest in a set of clippers.



Helping Your Child File Their First Tax Return

It might not rank up there with learning to drive or going to prom, but filing that first tax return is definitely a milestone in a young person's life. Even young teens need to learn about taxes and how to handle money, and filing a tax return provides the perfect chance to bring those lessons home. *by Bea Conrad*

Where to begin. If your son or daughter earned any money during the previous year, either from raking leaves and shoveling sidewalks or from a traditional job, they need to determine whether a tax return is required. You can find information and filing guidelines at the IRS website at www.irs.gov.

Keep it E-Z. Most first-time filers will be able to use the 1040EZ, a simple one-page form that can be completed in a matter of minutes. They'll still need to gather the necessary information before they get started. Have your child set up an envelope to organize their W-2 form, 1099 and other documents. Emphasize that organization is key when preparing a tax return.

Get a head start. Explain the importance of the April 15 deadline (i.e. it will help them avoid costly penalties). Waiting until the last moment can result in mistakes and undue stress. Set a good example by filing well in advance of the deadline.

Honesty's the best policy. When the return has been completed and it's time to sign, discuss that their signature is a confirmation that the information is accurate and complete. As a taxpayer, he/she is legally responsible for any errors or omissions.

You can now congratulate them on completing their first tax return! If you have any questions, it's always advisable to ask a tax expert for assistance.

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Hacked by my own daughter



It seems like you can't read the news without hearing about some department store that had their computers hacked. Then there are the Facebook scams and email phishing traps that exist solely to trick you to give up your passwords and personal information.

I'd like to think that I'm pretty careful about my information. I check my statements and update my passwords regularly. That's why I was a bit floored when it happened to me. I was a victim. And the criminal mastermind behind this plot? My seven-year old daughter.

OK, so she didn't hack into my credit union account, nor did she bring down Home Depot's mainframe. She did, however, figure out my iPad password. Twice. I can't say I blame her, as the iPad is loaded with her favorites like Frozen, Lego and Doc McStuffins—all begging to be let loose.

So what's the big lesson? If my daughter can crack my code, it's probably time to evaluate my passwords. Next time it might not be a seven-year old with a fondness for princess apps.



Daddy-O!

"No More TRIPS to the TOY STORE"

By Amy White

Say this sentence to your children, and you may be faced with wails and tantrums.

Toys, especially those with brand names, can cost just as much as your monthly energy bills. Your children need to play, but not at the expense of your family's financial well-being. Follow these tips to cut down on your trips to the toy store.



Get outside.

It seems there are more birthdays listed on your calendar than there are weekends. Buying presents for all the children in your life can add up. Instead of going broke in the toy store, give an incredible memory: celebrate their special day with an adventure. A fun hike in a national park, or a day filled with sports activities can make a great gift.



Rent video games.

New video games can cost upwards of \$60. An affordable alternative is renting their favorite games. Your child can play the latest, most popular game for a few days, then return it once he/she gets bored.



Organize a toy exchange.

Set aside a day when parents can bring their children to a toy swap. Ask everyone to bring along one toy in good condition. Arrange all the toys in a line, and have each child pick a toy. Kids get a new toy and parents get to keep their hard-earned dollars. It's the perfect win-win situation!

Here's how to spend less time at the toy store, keep kids happy, and save some money in the process.