



STYLE WITHOUT THE SPLURGE

Did you know the average teen may spend as much as \$500 a year on clothes? Check out these tips to keep your style fresh and your spending low:



SET A BUDGET: Decide how much you'll spend on clothes each month and stick to it.

TIP: Create a separate savings account with your budgeted amount, and don't spend more than what's in there.

WAIT FOR SALES AND DISCOUNTS:

Watch for seasonal sales, clearance events, and discount codes to snag your favorites for less. **TIP:** Sign

up for newsletters from your favorite stores so you'll know when the sales are.

FOLLOW TRENDS IN MODERATION: Buy only one or two trendy items each season instead of trying to buy every new look. **TIP:** Ask yourself how often you'll wear a piece before buying it. If it's only once, choose something else.

SAVE BIG WITH SECOND-HAND: On average, thrifted items cost 50-70% less. Imagine scoring a pair of jeans for just \$20 instead of \$60! **TIP:** Try shopping in different neighborhoods or online thrift stores for unique finds.



THE FASHION ISSUE



THE FIT CHECK



The next time you buy clothing, shoes, or accessories use this "Fit Check" to determine whether it's the right choice.

1 Is this item within my budget?
■ **YES** → Go to 2
■ **NO** → Don't buy it or save for it.

2 Was this item on my wish list?
■ **YES** → Go to 3
■ **NO** → Do I really need it?
If not, put it back.

3 Can I style this in at least three different ways?
■ **YES** → Go to 4
■ **NO** → Reconsider buying it.
Is it versatile enough?



4 Do I own something like this?
■ **YES** → Do you really need another one? Reconsider the purchase.
■ **NO** → Go to 5.

5 Can I get a better price (online, thrifting, sales)?
■ **YES** → You have compared prices. Go to 6.
■ **NO** → Is it worth the price? Consider waiting until the price is lower.

6 Do I love this item?
■ **YES** → It's a smart buy!
■ **NO** → If you're unsure, skip it and revisit it later.



ESSENTIALS THAT ELEVATE: INVEST IN YOUR WARDROBE WISELY

CHOOSING QUALITY OVER
QUANTITY PAYS OFF IN
THE LONG RUN WHEN IT
COMES TO FASHION.

By investing in high-quality clothing, you're saving money by reducing the need for constant replacements. You're also giving yourself the tools to style your 'fits' rather than just wear them. These timeless pieces allow you to mix and match, express your unique vibe, and create versatile looks:

- **CLASSIC WHITE T-SHIRT:** A versatile base that can be dressed up or down, making it perfect for layering or wearing solo.
- **VERSATILE HOODIE:** This comfy and stylish layer is perfect for casual outings or lounging at home. It can be easily paired with jeans or joggers.
- **COMFORTABLE JOGGERS:** These stylish yet relaxed pants are perfect for lounging or running errands and can easily be dressed up with a trendy top or kept casual with a graphic tee.
- **QUALITY SNEAKERS:** Stylish and durable, a good pair of sneakers can elevate any casual look while keeping your feet comfortable.
- **BUTTON-UP SHIRT:** A timeless piece that works for casual and dressy occasions and can be styled in numerous ways, from laid-back to polished.

FAST FASHION: A QUICK WAY TO DRAIN YOUR WALLET

Fast fashion looks great at first—cheap prices, constant new drops—but is it really worth it? Cheap clothes wear out fast, leaving you to buy more repeatedly. That cycle adds up quickly, draining your wallet. Plus, fast fashion often leads to impulse buys. New trends make it tempting to spend more than you planned.



Live Your Life Spend Account

Learn the value of money and importance of financial responsibility with our Live Your Life Spend Account. Designed for members ages 10-23, this spend account earns Cashback rewards and helps teach safe spending habits.

Visit www.altrafoundation.org for more details.

Altra
Federal Credit Union



800-755-0055 • www.altra.org

FASHION MYTHS DEBUNKED

FACTS

MYTHS

MYTH: You Need to Spend a Fortune to Look Good.

FACT: Style isn't about price; it's about choosing pieces that fit well and reflect your personality.

MYTH: Fashion Costs Too Much.

FACT: You can enjoy fashion without draining your wallet. By budgeting wisely and getting creative, you can express your unique style affordably.

MYTH: The More You Spend, the Better the Quality.

FACT: While higher-priced items can be better quality, this is only sometimes the case. Many affordable brands offer well-made pieces.