

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union!

We are into July and the second half of 2022, now would be an excellent time to take stock and see how those New Year's financial plans are working out for you.

A good place to start is with your budget. Has your income kept up with expectations or maybe you are even ahead of where you expected to be. On the other side, are your expenses holding the line or have there been some unexpected expenditures throwing things out of whack? With half a year to go in 2022, it's a good time to take stock, see where you are and decide what needs to be done to make sure you finish the year where you want to be financially. If the income side is better than expected, maybe increase the amount going to savings, if it's worse then you either need to find a way to make more, a raise, better job or side gig or take a look at expenses and make some changes there. Maybe cancel that subscription or membership you don't use or make smarter spending choices. It's not going to happen by itself, so do some thinking.

Summertime is fun time and there is a heightened danger of overspending. It's a good idea when planning summer vacations or any other fun activities to go with some idea of how much you can spend so as not to get yourself into trouble. Remember there are lots of fun activities that don't cost a lot of money.

One more thing you might want to consider for the second half of the year... the end of the year holidays. They might be a while away but if you haven't already prepared, now is the time. Start putting away a little each pay period so when it's time to buy the gifts, you have the money to use. That will avoid that nasty New Year surprise.

As always, stay in touch with your SeaComm accounts wherever you travel. NetTeller and the mobile app will give you the access you need online and on your phone, and the coop network with over 5,000 branches and 30,000 fee-free atms nationwide means access to your cash.

Have a great summer!

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!