



5 Back to School Savings Tips

Smart Strategies for Parents and Students

As the summer days wane and the excitement of a new school year begins to build, it's the perfect time to focus on financial preparedness. Whether you're a parent managing back-to-school expenses or a student learning to budget, TVFCU is here to support you. From special savings accounts to low-interest loans and budgeting tools, we offer practical resources to help you save on school supplies, tuition, and more.

The back-to-school season can be financially stressful, but with a bit of planning and smart saving strategies, you can manage expenses effectively. Here are some tips to help you navigate this busy time without breaking the bank.

1. Create a Budget

Start by making a comprehensive list of all expected expenses, including school supplies, clothing, tuition, and extracurricular activities. By setting a clear budget, you can prioritize spending and avoid unnecessary purchases. TVFCU offers tools within YOUR\$, that can help both parents and students create effective financial plans for the school year.

2. Take Advantage of Tax-Free Weekends

In states like Tennessee, tax-free weekends provide an excellent opportunity to purchase school supplies, clothing, and even some electronics without paying sales tax. This year, Tennessee's traditional sales tax holiday on clothing, school supplies and computers begins at 12:01 a.m. on Friday, July 26, 2024, and ends at 11:59 p.m. on Sunday, July 28, 2024. Planning ahead for this weekend can lead to significant savings, especially for larger families or those with higher-priced items on their list.


3. Shop Smart for School Supplies

Look for sales, use coupons, and consider buying in bulk for items like pens, notebooks, and other essentials. Many stores offer price matching, so don't hesitate to compare prices and ask for the best deal. Additionally, check out local dollar stores for basic supplies at a fraction of the cost.

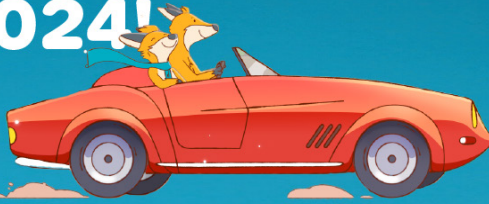
4. Utilize Student Discounts

Many retailers and service providers offer discounts for students. Make sure to carry your student ID and inquire about any potential savings wherever you shop. This can apply to clothing, tech gadgets, and even entertainment.

5. Plan for Long-Term Expenses

For larger expenses such as tuition or technology, consider opening a special Youth Savings Account with TVFCU. These accounts often come with competitive dividends on the entire balance, encouraging young savers to build their funds over time. Additionally, Educational Loans offer low-interest rates to help cover significant educational expenses without causing financial strain. By taking advantage of these tips and resources, you can make the back-to-school season less stressful. Here's to a successful and financially savvy school year! 

Used Car Night is rolling in on August 3, 2024!



Used Car Night

Get ready for TVFCU's Used Car Saturday on August 3, 2024 at the Chattanooga Lookouts vs. Pensacola Blue Wahoos game. Sponsored by TVFCU, this event offers attendees the chance to win one of four quality used cars from our trusted dealer partners:

Ed Kirby Auto Group

Long Automotive Group

Mountain View Auto Group

Northshore Auto Gallery

"It's about bringing our community together," says Kim Gunter, VP of Marketing. Enjoy baseball and the opportunity to drive home in a fantastic vehicle. The game starts at 7:15 p.m., with cars given away between innings. Follow TVFCU on social media for updates. Don't miss this exciting blend of baseball action and car giveaways at Used Car Saturday! 🎟️

Protecting Yourself from Gift Card Scams



Stay Alert: Recognizing and Avoiding Gift Card Scams

In today's world, scams are getting trickier, often involving gift cards. Scammers may contact you through calls, texts, emails, or social media, tricking you into buying gift cards and sharing the details. They might claim this will help build your credit or involve depositing fraudulent checks to purchase gift cards. These checks will bounce, leaving you with a negative balance. Remember, real businesses and government agencies will never ask for payment via gift cards. Always buy from trusted stores, check the card for tampering, and keep receipts. Report scams to the FTC to help protect others. Stay alert! 🎟️

Job Fair Coming July 30

Join TVFCU at its upcoming Job Fair on July 30, from 9 a.m. to 1 p.m. Held at TVFCU's 20th St. Branch location this event offers a direct path to exciting career opportunities. Discover available positions, meet TVFCU's recruiters, and secure your chance for an interview—all without needing an appointment. Whether you're exploring new career paths or seeking advancement, this fair promises valuable insights and connections. Take charge of your future with TVFCU and turn this event into the first step towards a fulfilling career. Mark your calendar and don't miss out on this opportunity! 🎟️

Find your next career move at our upcoming Job Fair



July 30 from 9 a.m. to 1 p.m.

You Could Win \$5,000!

Imagine playing Jumbo Jenga on the Tennessee Riverfront, in a competition to win a \$5,000 Grand Prize! To enter, record a 30-second video explaining why you should play at our upcoming Member Magic Games. Send your video in a DM to us on Facebook or Instagram to enter. Show your enthusiasm and creativity to stand out; don't miss your chance to shine and win big! 🎟️

P.O. Box 23967 Chattanooga, TN 37422 423-634-3600

tvfcu.com support@tvfcu.com Federally Insured by NCUA Equal Housing Lender