

FOR SALE

2006 Chrysler Pacifica

- Automatic Transmission,
- A/C, P/S, P/W, Cruise Control
- Wired DVD system
- 73,6411 miles

* See a San Tan Credit Union representative for more details.



Know What Your Skills Are Worth

You may know what it takes to land a job, but when it comes to getting the pay you deserve, conventional wisdom is that the topic of salary is taboo. Don't believe it.

In a down job market, there often are dozens if not hundreds of other candidates applying for the same job. The process of filling an open position is just as grueling for the company as it is for the potential job candidates.

Discussing salary can be intimidating, especially if you're new to the professional world. But bargaining for a higher salary can pay off in the end, and it's definitely worth your time to learn how to do it.

Companies hire consulting firms and compare notes within the industry. Find out what people in your position are being paid, and you'll be in a better position to negotiate.

Knowing the market value for your skill set and being armed with that information is crucial to getting a higher salary. Countless websites, like *GlassDoor.com*, *Salary.com*, and *Vault.com*, can help you do your research. Talking with peers who have similar skill sets is another option.



If you have two employers wanting to hire you, you are most likely negotiating with the lower-paying one, not the higher-paying one.

If you're going with the lower-paying one, ask if the company can match the higher-paying one—or if the spread is large and you genuinely want to work for the lower-paying employer, see if you can find a place in the middle.

After you are employed, set up direct deposit of your paycheck at San Tan Credit Union. You'll have one less thing to worry about.

Get Kids Out From Under Your Financial Wings

Parents may be jeopardizing their own financial futures—taking on debt, cutting back saving, and delaying retirement—in return for opening their homes and wallets to boomerang adult children.

As more offspring return to the nest when they're no longer in school, parents are making significant sacrifices, some with long-term consequences.

A National Endowment for Financial Education (NEFE) survey shows that 59% of parents are helping their adult children financially: 50% provide housing, 48% contribute to living expenses, 41% help with transportation costs, 35% pay for insurance, 29% dole out spending money, and 28% pay medical bills.

About one quarter (26%) of parents in the survey said they took on more debt themselves, 13% put off buying a house

or taking a vacation, and 7% delayed their own retirement.



Before opening your home or wallet to your young adult children, consider these suggestions from NEFE:

* *Have the money talk.* Do this before writing a check or allowing adult children to move back in. A candid discussion helps you understand where they are coming from, what their debt level is, and whether you can—and want to—help them through this difficult period.

* *Review your own finances.* If giving financial support keeps you from paying bills or delays your own retirement, consider other ways to help, such as offering leads for higher-paying jobs, donating a used vehicle you no longer need, or offering housing in exchange for help with chores and utility costs.

* *Set limits.* This applies to time frames as well as dollar amounts. Be specific, and put all agreements in writing.

* *Insist on one-time bailouts.* If you pay off a loan or a credit card, make it clear that it's a one-time occurrence. Otherwise your children won't learn how to use credit wisely in the future.

The professionals at San Tan Credit Union can help. Come in today--with your kids--and we'll show them special products and services that will help them venture out on their own.

ANIMAL

Edition



The first members to contact San Tan CU by phone on or after 01/12/2012 with the correct answer to any of our trivia questions wins!*

Entry Level (worth \$15): If a dog were to break the law, how would authorities take its prints?

Masters Level (worth \$35): What suit wearing animal can “convert” salt water into fresh water?

Doctorate Level (worth \$50): This special crustacean's life is usually spared when fisherman realize the unique and vibrant color of this 1 in 4 million surf and turf guest.

*each member may only win once per calendar year.
Employees and volunteers of STCU are not eligible to win.



78 W Ray Road Suite 1
Chandler, AZ 85225

Phone: (480) 963-5661
Fax (480) 963-3574

We're on the Web!
Check your account balance at
www.santancu.org

