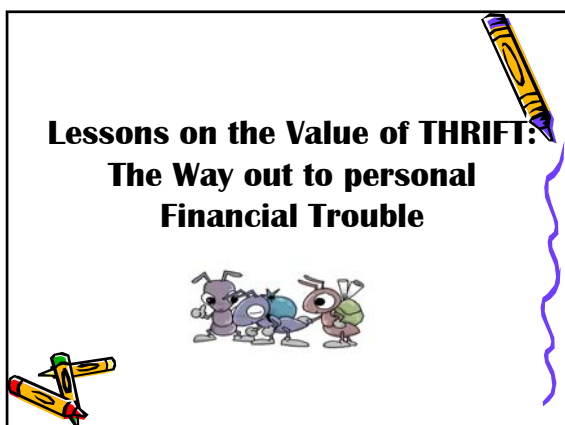



Lessons on the Value of THRIFT:
The Way out to personal Financial Trouble




Credit Union promotes the fundamental value of THRIFT, a concept almost taken for granted in the market economy which promotes "consumption".




Thriftiness is all about prudent use of money.

At a closer look, thriftiness is more than just spending our money wisely, but using everything wisely!




If we carefully analyze the present financial crisis, there is an absence of THRIFT VALUES.


Historically, credit unions encourage savings and judicious spending.



Credit unions represent a pro-thrift sector of the financial service industry, which offer small, short-term loans to credit worthy members.



In addition to encouraging savings, credit unions are also governed by strict rules for lending that limits the amount of debt members could carry.



The topic will address:

- ☐ The value of thrift
- ☐ How it helps members avoid financial trouble
- ☐ How members could live a healthy financial lives
- ☐ How credit unions can effectively play its role in guiding individual choices and in setting the norms of thrift in the communities they are operating.



Please welcome
our **SPEAKER** on
**LESSONS on the
VALUE OF THRIFT:**
**The Way Out to
Personal Financial Trouble**

To sum up the Session on the
VALUE OF THRIFT, we need to

- ☐ Save more, and spend less.
- ☐ Use whatever we have
- ☐ Look for the best value
- ☐ Consider our budget
- ☐ Understand our needs against our wants

Save more and spend less

**When we spend less, be it time,
money or energy, we are left
with something in reserves.**

Use what we have

**When we consider thriftiness, we
connect it with contentment.**

Look for best value

**We need to research, make wise
and informed decisions
when using our money.**

Consider our budget

**Having a financial budget is all
about having a financial goal and
managing our day to day
resources.**

Understand our needs vs. wants

**When we become self-focused, it
becomes hard to discern
the difference between
our needs and our wants.**
