

## 6 Steps to Improve Your Money Mindset this Summer!

1. Understand Your Views Toward Money
2. Picture Your Future Self
3. Immerse Yourself in Knowledge
4. Discern Between Needs vs. Wants
5. Don't Compare Yourself to Others
6. Practice Gratitude

- INSIDE:**
- Improving Your Money Mindset
  - SDCCU Stuff the Bus
  - SDCCU Double Payback Summer
  - FunEx Member Discounts



## Improving Your Money Mindset

Your money mindset helps shape what you believe you can and cannot do with money. Your goals may revolve around becoming debt-free, saving, or investing, but without the right mindset, your goals may be difficult to reach. Here are six tips to help you improve your money mindset on your journey to building real wealth.

### 1. Understand Your Views Toward Money

If you feel confused or have a negative mindset when it comes to finances, this may lead you to give up on your financial goals. It's important to approach your finances from a place of openness, curiosity, and excitement. To help you shift your mindset, spend some time setting new financial goals. Your goals are the foundation of your financial plan.

### 2. Picture Your Future Self

Where do you see yourself in 5, 10, 20, or even 30 years? What skills have you developed? What have you accomplished? Visualizing your future can be an effective exercise to set yourself on the right path toward achieving your financial goals. When you can see your future self, you can find the motivation you need to get there.

### 3. Immerse Yourself in Knowledge

Financial management skills aren't always instinctive; they're something you need to work toward. Take advantage of resources like financial books, blogs, webinars, and articles to broaden your perspective and help improve in the areas where you're struggling. SDCCU offers financial resources like blogs and webinars that you can access for free! Visit [sdccu.com/fww](http://sdccu.com/fww) for our weekly webinars, or [sdccu.com/blog](http://sdccu.com/blog) to read our financial knowledge blogs.

### 4. Discern Between Needs Versus Wants

The better you can distinguish needs versus wants, the better off you'll be financially later in life. As you create your monthly budget, allocate money for your needs first, which can include food, clothing, shelter, transportation, utilities, and other true necessities. Anything you have left over can be saved, invested, or budgeted toward your wants.

### 5. Don't Compare Yourself to Others

Comparing yourself to others can be hard on your wallet and on your mindset. You may feel inadequate and end up spending money that you don't have just to try and keep up. It's important to remember that the people you're comparing yourself to might not have their finances together either. Don't let comparison put you in a tough financial situation.

### 6. Practice Gratitude

Practice being grateful for what you have and the progress you have made! When you train yourself to be more grateful, you become more content with what you have and less focused on what you don't have. Keep tabs on any small wins you've had and be proud of your accomplishments!

Small steps like these require focus and commitment, but they can make all the difference when it comes to achieving your financial goals. You are more than capable of adjusting and improving your money mindset, just remember to set the right intentions and keep your objectives top of mind.

## Shop. Pay. Win.

You could **WIN DOUBLE** your purchase,

up to **\$1,000\***

Every purchase made as credit with your SDCCU Visa® debit or credit card is an **automatic entry!**

Weekly winners through July 27.

\*Visit [sdccu.com/doublepayback](http://sdccu.com/doublepayback)

Membership required. Federally insured by NCUA.



## School Supply Donation Drive

During the last school year, more than 24,000 students were identified as experiencing homelessness in San Diego County. Homelessness for school-age children can mean living in a shelter, sharing a residence with multiple families, living in a car or trailer in San Diego County, or sharing a room in an apartment with relatives. Donations made in San Diego will go directly to the San Diego County Office of Education, while donations made in Orange and Riverside Counties will go to the Angels Baseball Foundation in support of their annual Back 2 School event. To donate, visit any SDCCU branch location or online at [sdccu.com/donate](http://sdccu.com/donate).



## Exclusive Member Discounts on Travel & Top Attractions

SDCCU members get access to exclusive discounts on hundreds of nationwide attractions, hotels, and more with **FunEx**.

Log into **Internet Branch online banking** and view **Member Discounts** under **Self Service**.



## SDCCU in the Community

### SDCCU Stuff the Bus

SDCCU is partnering with the San Diego County Office of Education and the Angels Baseball Foundation to collect monetary donations to purchase back-to-school supplies for students in need in our communities. Just \$20 can provide a student with a backpack full of school supplies. For more information or to donate online, visit [sdccu.com/donate](http://sdccu.com/donate).

### SDCCU Furever Friends Adoption Program

SDCCU is thrilled to partner with Rancho Coastal Humane Society (RCHS) on a program to help find loving homes for our furry friends. The Furever Friends adoption program highlights animals with special needs, seniors, and long-term RCHS residents looking for a home. To learn more, visit [sdccu.com/petadoption](http://sdccu.com/petadoption)

### Long-Term Care Webinar – July 15

Our free long-term care webinar will share valuable insight into the importance of planning for long-term care needs, which can impact families for future generations. Our guest speaker and expert will provide future insights and cover topics including defining long-term care, the risk it can cause your financial plan, and ways to mitigate risk.

### Elder Abuse Prevention Webinar – August 5

Elder Abuse is on the rise. Join us for our Elder Abuse Prevention webinar with Scott Pirrello to discuss common scams, tricks to watch for, and strategies to protect yourself and your loved ones from becoming a victim. Scott Pirrello is the head of elder abuse prosecution for the San Diego County District Attorney's Office and has been a prosecutor for 19 years. Since 2009, Scott has been assigned to the Family Protection Division, prosecuting a variety of family violence cases including elder abuse, domestic violence, and child abuse. Scott now focuses exclusively on prosecuting all varieties of elder abuse including physical, financial, sexual, and neglect cases. Scott is an expert in elder abuse prevention enforcement, prosecution, and the multidisciplinary team approach to elder abuse prevention. Register online at [sdccu.com/fww](http://sdccu.com/fww).

For more information on SDCCU's community support, visit [sdccu.com/community](http://sdccu.com/community).

Visit [sdccu.com/locations](http://sdccu.com/locations) for locations and hours.

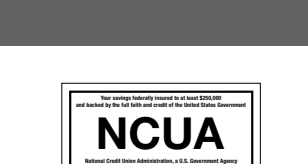
SDCCU will be closed in observance of the following Federal Reserve holidays:

Fourth of July Holiday – Saturday, July 4

Labor Day – Monday, September 7

### Compliments & Complaints

We welcome your feedback as we strive to provide you with exceptional service. Please send all compliments & complaints to P.O. Box 261209, Attn: Compliments & Complaints, San Diego, CA 92196-1209.



(877) 732-2848

Membership required. For more information on products and services, visit us at [sdccu.com](http://sdccu.com).  
Equal Opportunity Employer



Included with your June 2026 statements.