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How much pocket money do you need for college?

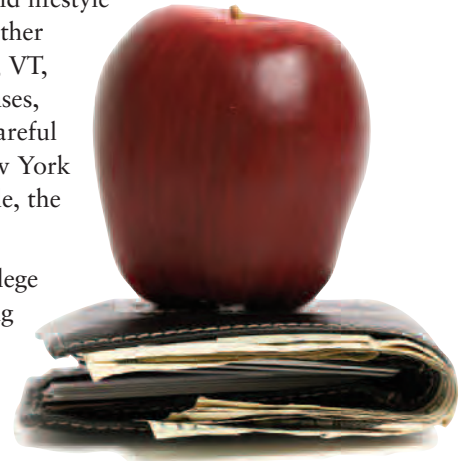
If you're going to college, how much do you realistically need to pay for personal expenses? To pay for your occasional pizzas and movies, for instance, as well as printer cartridges, school supplies, dorm room decorations, toothpaste and the thousand and one other things you need to buy to get by.

At least \$125 to \$250 a month, according to a recent *Wall Street Journal* article.

Of course, how much you require depends on your specific needs and lifestyle and where you fit into the spectrum from frugal to spendthrift. Another factor: where you go to school. Middlebury College, in Middlebury, VT, suggests its students have \$1,000 a year on hand for personal expenses, but warns that this is "a conservative estimate, which will require careful budgeting on your part." New York University, in much pricier New York City, also suggests \$1,000. (How did they do that math?) Meanwhile, the University of Kansas, in Lawrence, recommends at least \$2,272.

However much spending money you have, one thing is for sure: college is a terrific time to learn financial skills, such as budgeting, balancing your checkbook and managing a credit card (with its credit limits, minimum payments and due dates).

Source: *The Wall Street Journal*



DIVIDEND

October dividend DECLARED SEPTEMBER 18, 2008

The October 2008 Savings and IRA dividend, declared 9/18/08, provides a Compounded Annual Percentage Yield of 3.75% APY. Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Savings and IRA dividend is subject to change monthly.

The October 2008 Checking dividend, declared 9/18/08, provides a Compounded Annual Percentage Yield of .25% APY. Checking dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$1,000 or more. Checking dividend is subject to change monthly.

Workplace etiquette 101

As a kid, people may have told you how to mind your manners. Now, as a young adult interested in career success, guess what – there are still people around to tell you how to mind your manners. Case in point: Mark Charnock, vice president of MonsterTRAK. "Gauge the office environment before personalizing your workspace," he advises. "Take notice of how co-workers express themselves. Even the smallest things you do – from the way you dress to the pictures on your desk – will be noticed by your new colleagues."

CONSIDER THESE WORKPLACE ETIQUETTE TIPS.

Do not clutter. Keep your personal workplace neat and clean at all times.

Be picture perfect. Photos of family and friends at your desk are fine. Just make sure they are PG-rated, not wild party scenes.

Shift to silence. Set your cell phone to vibrate or silent mode, especially if you're in a meeting. Minimize the number and duration of your personal calls and text messaging (use break time for this).

Food for thought – and the nose. It's OK to brown bag it and eat at your desk. But, don't run afoul of others with pungent food that others find foul. (Case in point: microwaved fish.) Dispose of empty food containers in break room receptacles, not at your desk.

Groom discretely. OK to use at your desk: lip balm, breath fresheners, hand lotion and hair brush. Not OK: hairspray, nail polish, cologne or perfume (use in the restroom).

Listen to music – quietly. If it's OK to play music at work, use headphones – and never download music onto your work computer.

Sources: MonsterTRAK, news.com.au and cnnmoney.com

New* *New* *New

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Do you need health insurance? Well, yeah!

If you're in the prime of life and feel healthy, the need for health insurance may be the last thing on your mind. But the bitter reality is that sudden illness or accidents can happen to anyone regardless of how old you are or how healthy you think you are.

If you're among the 30% of Americans age 18 to 24 who lack coverage, you may be wondering, "how can I afford health insurance?" A tougher question to stomach, though, is "how can I afford not to have health insurance?"

Forgoing coverage is risky – for your health and your wallet. If you need to go to the emergency room, for instance, that visit, and any follow-up care, may set you back many thousands of dollars.

Unsure if you have coverage? Find out. Most young Americans are covered on their parent's plan while they're in college. But, coverage varies by insurer and by state. You may lose coverage on your parent's policy when you graduate or turn a particular age – generally between 21 and 25 (although it's 30 in New Jersey).

Of course, a standard way to get covered is through getting a job. But what if you experience a gap between graduating from school and landing a job? What if you don't qualify for coverage at the job because you're part-time or must wait a few months to be eligible? Or what if you face an increasingly common scenario – the employer simply doesn't offer coverage? In these cases, consider purchasing an individual policy with a high deductible (\$1,100 for instance). If you live in a competitive health insurance state, you can buy such policies for \$50 to \$150 a month. Comparison shop for rates and benefits by using sites, such as ehealthinsurance.com.

Sources: bankrate.com, kiplinger.com, gatherlittlebylittle.com and the National Coalition on Health Care



office closings
Alliant will be closed in observance of the following holidays:

Columbus Day

– Monday, October 13

Veterans Day

– Tuesday, November 11

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www.alliantcreditunion.org

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It pays to use our online Bill Pay \$1,000, \$500 or \$250



You could win BIG! It's a great time to get online with Alliant and use our free Bill Pay¹. To celebrate the 2nd anniversary of our Online Banking re-launch, we're pleased to offer you the opportunity to win one of three prizes in our "It pays to use our online Bill Pay" sweepstakes.²

1. For each bill you pay with Alliant's free Bill Pay from September 1, 2008, to October 31, 2008, you'll earn one free entry into our "It pays to use our online Bill Pay" sweepstakes.
2. The more bills you pay with Alliant's Bill Pay, the more free entries you'll receive.
3. Three lucky winners will be randomly selected on November 5, 2008:
 - **1ST PLACE** – \$1,000 Alliant savings deposit
 - **2ND PLACE** – \$500 Alliant savings deposit
 - **3RD PLACE** – \$250 Alliant savings deposit

What are you waiting for? Log in to Bill Pay and pay some bills today. Good luck!

Not yet a user of Bill Pay?

All you need is an Alliant checking account. Simply log in to our Online Banking at www.alliantcreditunion.org, click the Bill Pay link and enjoy the power of free online bill payments.

1 An Alliant checking account is required for use with Alliant Bill Pay. There are no fees to maintain a Bill Pay account. However, if incurred, applicable fees such as a stop payment fee will apply. Please refer to the Alliant Fee Schedule at www.alliantcreditunion.org for a complete list of these types of fees. 2 The "It pays to use our online Bill Pay" sweepstakes is open to Alliant Credit Union (Alliant) members in good standing who are 18 years of age and older. Alliant employees, Board of Directors and their family members of the same household are not eligible to participate. Each time Alliant members use Alliant's Online Banking Bill Pay to pay a bill from September 1, 2008, to October 31, 2008, they will receive one free entry to the "It pays to use our online Bill Pay" sweepstakes. Your odds of winning are dependent upon the total number of Bill Pay transactions made by Alliant members from September 1, 2008 to October 31, 2008. Three prizes will be awarded: 1st prize is \$1,000, 2nd prize is \$500 and third prize is \$250. All prizes will be made as deposits to the selected winner's primary Alliant savings account (01). Winners will be selected by random drawing to be conducted at Alliant Credit Union Headquarters on Wednesday, November 5, 2008 at 12:00 pm CT. Winners need not be present at the time of the drawing to win. To learn who won, send a self-addressed stamped envelope to Alliant Credit Union, Marketing Department, P.O. Box 66945, Chicago, IL 60666-0945. Winners will be notified by phone immediately after the drawing and may be announced in Alliant Service Center locations, web site, promotional materials and newsletters. If winner(s) cannot be contacted or has not claimed the prize by November 30, 2008, alternate winner(s) will be selected by a subsequent random drawing. All winners will be required to sign an affidavit of eligibility and release, which will be provided by Alliant (and must be returned to Alliant by November 30, 2008, for prize to be awarded). Acceptance of the prize constitutes authorization to use the winner's photo, other likeness and name in Alliant Service Center locations, web site, promotional materials and newsletters without compensation. Alliant reserves the right to revoke and/or substitute the prize. Prize is non-transferable. Winners are responsible for any tax liability. This drawing is subject to all federal, state and local laws and regulations and void where prohibited. All terms and conditions of Alliant products apply. Contact Alliant for more information.