



elements

your money ★ your life



# TAKING CARE OF YOURSELF

EACH YEAR, TEENS SPEND MILLIONS OF DOLLARS ON THINGS LIKE EXERCISE EQUIPMENT, HEALTH FOOD AND EVEN MEDICATED SOAP. SO WHAT CAN YOU DO IF YOU WANT TO TAKE CARE OF YOURSELF BUT DON'T WANT TO SPEND A FORTUNE? HERE ARE SOME TIPS:



## EXERCISE/SPORTS EQUIPMENT

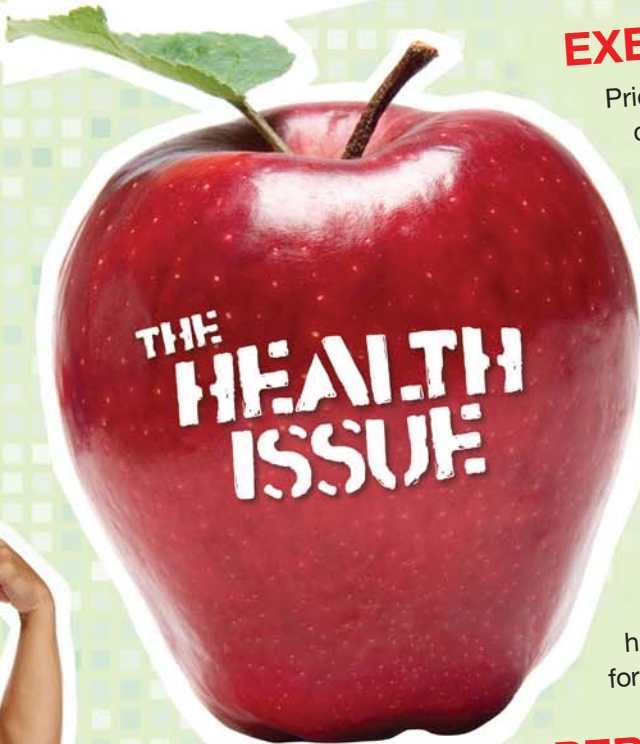
Prices for exercise equipment can make you never want to leave your couch, or your Xbox. Put down the controller, pick yourself up and look for deals at second hand stores like **Play it Again Sports** or **eBay**. You'll find that tons of people buy equipment, don't use it, then sell it for cheap. If you order online, factor in the cost of shipping. If you're buying sports equipment, don't start with the most expensive equipment available. Wait until you develop your skills before buying pro-level equipment.

## HEALTHY EATING

Making smart choices about the food you eat is good for your health and can save you money. For instance, junk food zaps money from your wallet without providing the nutrition your body needs to stay strong for sports or other activities. Because junk food never really fills you up, you'll keep spending money without curbing your hunger. The key is moderation. Instead of eating chips everyday for lunch, bring healthy snacks from home a few times a week.

## PERSONAL CARE PRODUCTS

Some people will pay **ANYTHING** to look good. Before you spend your hard-earned money on expensive hair or skin care products, do a little research. You may find that you can get the same results with a cheaper alternative. If you must have a specific name brand, buy in bulk and split the cost with a friend, or find a nearby outlet mall where prices are cheaper. Also, many companies provide free samples, coupons and rebates available through their websites.



**47%**  
**OF TEENS**  
**SAID THEY'D GIVE**  
**UP EATING OUT**  
**BECAUSE OF THE**  
**RECESSION.**

Source: JMT.com

# 50 HEALTHY EXPENSES

ORGANIC FOOD WEIGHTS BIKE ACNE SOAP MASSEUSE AB ROLLER FLOOR MAT  
 SUNSCREEN JUMP ROPE VEGETABLES SWEAT BANDS PUNCHING BAG VITAMINS  
 HERBS WHITE STRIPS TREADMILL MEDICINE BALL FLAT BENCH SWEAT SHORTS  
 FRUIT SQUAT RACK GYM BAG YOGURT PERSONAL TRAINER HAND CREAM  
 ACUPUNCTURE WII FIT ROW MACHINES SMOOTHIE HULA HOOPS SWEAT TOWEL SOLAR SUIT BOW FLEX APPLE  
 SNEAKERS DUMB BELLS Pedometer CLEATS ENERGY BAR Q-TIPS TOOTH BRUSH IPOD SHUFFLE PILATES  
 INSTRUCTOR GYM FEES WHEAT GRASS BASKETBALL ANKLE WEIGHTS GYM SOCKS EXERCISE DVD WATER

## DOES THIS CREDIT CARD MAKE ME LOOK FAT?

AN ARTICLE POSTED ON BANKRATE.COM CLAIMS THAT PEOPLE WHO USE CREDIT CARDS AT FAST FOOD RESTAURANTS ACTUALLY BUY **30 PERCENT MORE FOOD**. WHAT???



Once upon a time, people would only go to fast food restaurants if they had cash, or if an ATM was nearby. If you didn't have cash, you'd probably just go home and make something to eat. Today, fast food restaurants accept debit and credit cards, making it real easy to pick up food-on-the-go. It's even easier to "upsized" your meal, adding extra calories and fat grams.

So what does this all mean? Next time you're out of the house and hungry, decide what's best for your health and wallet. If you're absolutely craving a cheeseburger, then go for it. But if you can wait and make something at home, you'll be able to skip the extra calories—and even save a little money at the same time.

“THE AVERAGE UP-SIZED FAST-FOOD MEAL ADDS **73 MORE CALORIES**, COSTS AN **EXTRA 67 CENTS** AND RESULTS IN AN AVERAGE **36-GRAM (0.07 POUNDS) WEIGHT GAIN.**”

source: bankrate.com



## HEALTH FRAUDS AND RIP OFFS

**GAIN SUPER ENERGY!**

There's no short cut to maintaining a healthy lifestyle. However, thousands of companies every year sell shady remedies to an unsuspecting

public. With claims like "lose weight instantly," "cure acne overnight," and "gain super energy," these products are guaranteed to do only one thing:

➤ **TAKE YOUR MONEY!**

**CURE ACNE OVERNIGHT!**



**LOSE WEIGHT INSTANTLY!**

So how do you know if you're being ripped off? Before using any product, research their claims. Check with the Food and Drug Administration at [www.fda.gov](http://www.fda.gov), or search the web to see what others have to say about the product. Most of all, **remember that if it's too good to be true, it probably is.**

### OREGONIANS CREDIT UNION

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