

April 2018 e-Newsletter



Come Join Us at Freedom's Annual Meeting

Members are welcome to join Freedom's President and CEO, Mike MacPherson, as well as the Board of Directors, at our Annual Meeting on Tuesday, April 10, 2018. If you're attending, please [RSVP](#), and we look forward to seeing you there!



Date: Tuesday, April 10, 2018
Location: Richlin Ballroom
1700 Van Bibber Rd, Edgewood, MD 21040
Time: 7:00-8:00 PM, Doors open at 6:00 PM
Hors d'oeuvres will be provided.

Upcoming Home Buying Seminar

Date: Thursday, April 19th
Location: MedStar Health,
12 MedStar Blvd,
Bel Air, MD
Time: 6:30 PM – 8:00 PM



Purchasing a home can be intimidating, whether it's your first time or your next time. Freedom is here to help you every step of the way. Please plan to attend our free Home Buying seminar at MedStar Health!

This seminar will provide you with the knowledge of how the home buying process works and how to get to the settlement table with as little stress as possible.

[Register here](#)

Celebrate Youth Month!

Enroll your children in a Freedom Youth Club Account and jump start their financial future!



Take part in Freedom's special youth event:

Fun activities include face-painting, balloon twister, games, a "Selfie" Photo Booth, giveaways, prizes and more!

Date: Saturday, May 5
Location: 2019 Emmorton Road
Bel Air, MD 21015
Time: 9:00 AM – 12:00 PM



Mark Your Calendar!

Our next **Shred Day** will be **Saturday, May 12**, at our **Park Avenue Branch**.



- Please limit the number of boxes to 4
- Please no business materials

Learning To Save



As a parent, you have the daunting task of providing your children with the necessary life skills to become independent adults. Among the most important life skills to teach them is understanding the importance of saving money. If you start early, you can ingrain principles and habits in your kids that they will carry with them throughout their lives, and give them a strong financial footing in their future.

It's never too early to start. When kids understand what money is, they'll be more open to learn what they can do with it. Discuss with them the concepts of spending versus saving. Talk to them about when they want to buy something, they need to be able to afford it. Because some things cost a lot of money, they may not have saved enough for the purchase.

Your kids will be more likely to take hold of these principles if you are practicing what you preach. When you make a big purchase, like a family vacation, talk about how you had to save for it. Talk about times when you sacrificed buying something you really wanted because you were saving for something that you really needed.

Earning interest

Once they understand the concepts of saving money, teach them the principles of watching that money grow with interest. Although saving money in a piggy bank is a great way to start, teaching them about savings accounts is the next step to sound financial responsibility. Help your child understand what it means to earn interest by helping them open a savings account. Freedom has many options specifically geared for Youth Savings that can help start them on their way. Then, make a habit of looking over the account statement with them each month so they can see the interest deposits and watch the money add up.

Saving up to Buy

Help your kids understand how to purchase things they want responsibly. Help them research how much something will cost and help create a plan to help them save for it. Every time they get money, whether from an allowance, or working or receiving a gift, ask them how much of it they want to save for the item they plan to buy. Hopefully, as your kids get older, they'll start applying these principles on their own.

For other helpful financial articles, and information, please visit our [AdviceSite!](#)

For **BETTER**
savings with
GREATER returns,
Think
Freedom!

Big Banks can't beat
our savings rates.



Belong To Something Special

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Contact Us

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Check out Freedom's Philosophy Blog – ["It's On Us"](#)
written by Mike MacPherson, President and CEO.

