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Stay Financially Fit in 2014!



At Quaker Oats Credit Union we understand that your time is precious. That is why we offer a variety of online services that will make staying on top of your finances less time consuming!

Use QOCU's FREE Quaker Online Access Service!

You can access your accounts 24/7 all you need is a computer or your smartphone. You'll be able to keep a watchful on your money and financial transactions anytime from anywhere.

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Check out our series on ways you and your family can Stay Financially Fit in 2014. Watch for monthly emails that include tips that will help you improve your financial well-being in 2014.

<u>Tip #2</u>-5 Ways You Can Save as a Stay-at-Home Parent



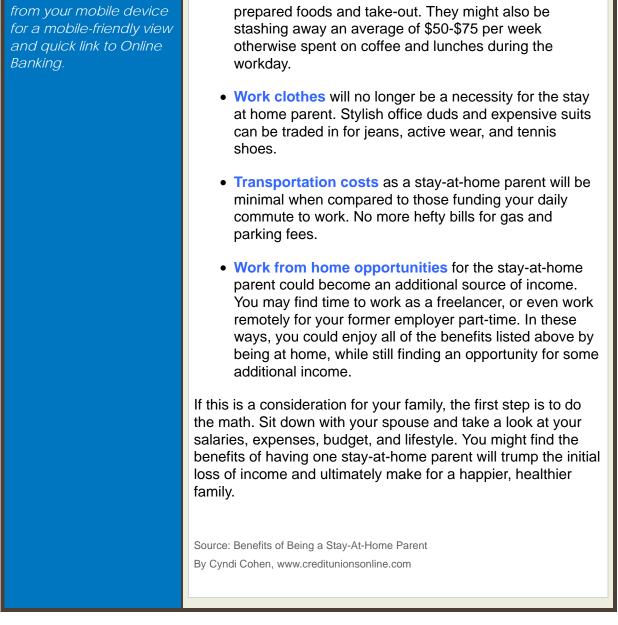
Childcare is one of the

major and most obvious ways to save money when a stay-at-home parent is in the mix. In fact, the rising cost of quality childcare in the US vs. an average take-home salary is cited as the primary reason why couples consider the stay at home route.

According to the US Census, childcare costs have nearly doubled in the last quarter century. And, Child Care Aware of America, a nonprofit research and advocacy group, recently reported that the cost of childcare in this country grew up to eight times faster than family income. With numbers like these, the decision to have Mommy or Daddy stay at home is often a no-brainer.

Here Are 5 Ways You Can Save as a Stay-at-Home Parent

- Tax brackets are affected when one parent leaves his or her job. By going from a double to a single income family, you could realistically see a 10% reduction in your tax bracket.
- Food costs are one of the highest items in most Americans' budgets, but having a parent at home can help with this expense. Often the stay-at-home parent has more time to do smarter grocery shopping, plan meals, and cook rather than relying on expensive



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