Your Credit Union Gives Back

UCFCU Relay for Life Team- This year your credit union will again be a part of the Cumberland County Relay for Life that will be held on June 2nd 2017. The Relay for Life is an event that helps save lives from cancer by raising funds for the American Cancer Society. Click on the link below to help us raise funds for this great cause by making a donation to our team. You can also show your support by purchasing a t-shirt at our Main branch or a candy bar at any of our three branches.

Donate to the UCFCU Relay for Life Team

Book Review

Drop Out And Get Schooled: The Case For Thinking Twice About College
By Patrick Bet-David

You know the story. Get good grades, get into a good school, do well in college, get a good job and live the rest of your life in comfort. For some people, life works out exactly like that. For others, though, life takes a different path.

Many students graduate from college with a mountain of debt and a degree that doesn’t open the doors they had expected. In fact, only 27% of college graduates end up doing work in their major field. It has to make a person wonder if there is another way into the workforce.

That's the argument Patrick Bet-David, a college dropout and self-described autodidact, makes in his new book "Drop Out and Get Schooled." He sees an industry in higher education that is increasingly unable to keep up with the demands of the modern workforce. In a world of constantly moving trends, can four years of courses, mostly unrelated to a singular field of study, really provide adequate proficiency?

Bet-David is not arguing that college is worthless. In fact, the introduction of the book has nothing but praise for those fields where college is a requirement (and where it is still effective in preparing graduates to work), like medicine and law. What he does believe, though, is that the vast majority of potential college students would be better served seeking a less formal, but more useful, education.
A college education is the biggest investment most people will make other than in their home. Yet, the decision about whether or not to go for it is too frequently made by default. Reading "Drop Out and Get Schooled" will encourage reflection on that decision and, hopefully, a better decision-making process.

Check It Out!

No one likes to do their taxes but according to the IRS any person who willfully attempts to evade or defeat any tax imposed by title Title 26 USC § 7201 will be guilty of a felony and, upon conviction thereof:

- Shall be imprisoned not more than 5 years
- Or fined not more than $250,000 for individuals ($500,000 for corporations)
- Or both, together with the costs of prosecution

College Credit: Get More Spring Break ... For Less!

Spring break - two simple words that, to most college students preparing for or recovering from midterms and the daily stressors of life, mean a much-anticipated escape to paradise for a long week away from worries and responsibilities. While momentarily ignoring the research paper that's due on the day class resumes, spring break does sound nice. But where are you planning to go? Lolling about on sandy beaches and parties galore may sound like a dream to some, but tourist destinations can get too pricey too quickly for the average student budget. For a truly unforgettable experience, get creative with your friends and consider these ideas, which won't blow a fortune.

Raging Road Trip

Regardless of where you live, there's bound to be a scenic countryside that is just waiting to be explored.
Fortunately, the art of the cheap road trip isn’t tough to master. Grab a ride and pile in your friends to share the cost of gas and overnight stays; you’re bound to enjoy a memorable vacation and a chance to relax with your best pals. Plan to cook some of your own meals instead of snagging snack packs and fast food meals for a budgeted bonding experience. Innovative online tools, like GasBuddy.com, can also help you locate cheap gas in any location. And if even inexpensive hotels sound like a splurge, creative international ventures, like CouchSurfing.org, can help your crew find free indoor lodging with friendly hosts.

Creative Camping

If you love the outdoors, crawl the web to check out local camping sites for a spring break on the cheap. And if you’re not completely up for connecting with nature in terms of tents and sleeping bags, camping doesn’t have to mean just blankets and sleeping beneath the stars. Cabin rentals tend to be less expensive in the spring than they are during the busy summer season, so gathering a group of friends to rent a great deal on a lake may make an inexpensive, yet enjoyable, vacation.

Volunteering on Vacation?

In recent years, a sweeping trend for college students is the Alternative Spring Break, which offers a meaningful experience by encouraging volunteering on your vacation. The movement for opting out of stereotypical trips to sparkling beaches is led by the national nonprofit organization Break Away, which focuses on connecting communities by promoting alternative break opportunities. For a truly unforgettable experience, consider an international volunteer trip to help build housing in impoverished nations or help tutor children and assist the elderly.