

November Financial Wellness Toolkit

You help your members afford life – we'll help you do that. To aid with your public relations, media relations, and marketing workload, we'll provide you with personal finance content each month to use in your credit union's communication channels.

Here's the story...

Our Financial Wellness Toolkit contains useful information and tips to share with your members in your longer-format communication tools, including newsletters, blogs, and/or website articles. Use this story however you'd like!

The holidays are just around the corner and searching for a great deal for that special someone can get expensive. While it can be in someone's best interest to provide an amazing gift for someone, it can also be costly and put someone deeper in debt.

[Allegecy](#) says that the holidays don't have to cost an arm and a leg to make the day special. Going above and beyond with a homemade gift, treat, or even assisting with a task can mean more than a physical object.

Be creative with the funds you set aside for the holidays. Maybe instead of buying something new this year, you wait until it goes on sale at the end of the season. Search for deals on Black Friday or Cyber Monday so that you can make sure you are getting the best deal on the items you love.

Another great tip for shopping online is to add an item to your cart, but don't check out quite yet. Typically, companies will send you an email with a coupon reminding you to purchase that item before it sells out. This is a great way to get 15% off a big ticket item for minimal effort.

If you are usually the host for the big dinner, consider changing the event to a potluck where everyone can provide a homemade dish for the party. Fronting all of that money on one meal can be a hassle and on top of holiday shopping can break the bank even more. If you don't want to have a potluck, you could do small plates or finger foods so people can still fill up on snacks without having a big, heavy, expensive meal to deal with.

The holidays can be as big or as small as you make them. But, when it comes down to it all, people won't really remember about the food served or the gift given. The point of the holidays is to be around friends and family and to make those memories that can last a lifetime.

Five Ways to Prepare for the Holiday Season:

1. Set a Budget

Be realistic about how much you are willing to spend on each individual and don't exceed that number when shopping.

2. Look for Sales

Search for sales about the items on your list. Don't forget to participate in Black Friday or Cyber Monday to take advantage of huge savings. Once you have your list, compare your items to those on sale, while making sure they fit your spending parameters.

3. Repurpose

Are there decorations you can use from last year that are still showcasing your holiday spirit? Maybe you have decorations you bought on sale last year you haven't even used yet! Instead of going out and buying something you want for this year, wait until the end of the year and see if that item is on sale for next year's celebrations.

4. Draw Names

If you have a large family, consider drawing names instead of buying gifts for everyone. This not only saves money, but you can get a larger item tailored to the individual instead of trying to be cost effective to buy for everyone.

5. Be Crafty

Consider making gifts instead of buying them if you have the craft bug. A homemade wreath can mean more in the long run than a scarf for that special someone. Baked goods are always a welcomed treat, and you can make a large batch to check multiple people off your list.

For Social Media...

Here are a few timely messages in 280 characters or less for your credit union's social media presence.

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#HolidaySavingTips #GiftGuide

Check out these #HolidaySavingTips so you won't break the bank this year with overspending: [Link to release/article](#)

Turn to this #GiftGuide to help you save more, and spend less this holiday season: [Link to release/article](#)

Need a low budget gift idea this holiday season? Look no further than this #GiftGuide to help you keep your holiday spending to a minimum: [Link to release/article](#)