

Fall in Love with Holiday Savings

1 message

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Happy Thanksgiving!

This holiday season we're not just bagging leaves, but we're also bagging all the best deals. Whether you're shopping for yourself or family & friends, everyone can benefit from balling on a budget. Here's your chance to learn how to maximize savings as we explore budgeting options.

Featured Topic: Holiday Shopping on a Budget

It's the most wonderful time of the year! This is the season of giving, shopping, and spending. This is also the time of the year when many are at risk of falling into debt. Don't let shopping add fear to your holiday cheer, because we're here to help you take advantage of this year's sales.

- **Black Friday** is a nationwide shopping event that traditionally begins the Friday following Thanksgiving. Black Friday is one of the biggest retail sales days in the United States and features lots of sales.
- **Cyber Monday** is the Monday following Thanksgiving weekend. Online retailers and brick-and-mortar stores that have online shopping capability will offer special promotions and sales on this day. Cyber Monday is considered the second biggest shopping day of the year.
- **Gift Receipts** are a proof of purchase that doesn't display price information. This allows the amount you've spent to be concealed. A gift receipt benefits the receiver of your gift by letting them exchange items at the original price you made the purchase.

Check out these resources to help keep your spending in check:

- [How to not overspend during the holidays](#) (article)
- [Avoid Holiday Overspending](#) (article)
- [Monthly Budget/Expense Tracker](#) (spreadsheet, *To edit the spreadsheet, make a copy and save it to your Google Drive or computer.*)
- [Mint](#) (free budgeting & expense tracking app)

Resource Highlight: More Ways to Save - Cha-ching!

Worried about breaking the bank this holiday season? We'll provide helpful tips for that, too! There are more ways to save in addition to regularly putting money into your savings account.

- Everyone loves receiving a gift from the heart. Save money this year by hand making your gifts, rather than buying them. You'll still have to pay for supplies, but it will be cheaper in the long run and more meaningful! [Check out these ideas](#) or search for inspiration online.
- [Groupon](#) is a website that offers discounts for restaurants, retailers, and so much more. You can find local deals in your community or search other destinations when traveling.
- [It is important to consider whether or not the sale is truly a good deal](#), when tapping into your spending budget. You can also think about if there are comparable items that you can buy at a lower price and if you can make the purchase without going into debt.
- Research the retailer to see available price matching options. Here is a list of a few larger retail stores that honors price matching: [Walmart](#), [Target](#), and [Best Buy](#).

Ask the Expert

Do you have finance or career questions? Ask the experts! We have a network of people knowledgeable in various areas that are able and ready to assist you! [Fill out the survey](#) to let us know what topics/areas you would like to learn more about.

Upcoming Events

[One-time federal student loan debt relief](#) is now available through the U.S. Department of Education (ED) as part of the Biden-Harris Administration student debt relief plan. You could access up to \$20,000 in debt relief if you received a Federal Pell Grant in college and meet the income requirements. You could access up to \$10,000 in debt relief if you didn't receive a Federal Pell Grant in college and meet the income requirements. There is a deadline to apply, which is December 31, 2023, but you should **apply as soon as possible** so that your application can be processed before the student loan payment freeze lifts at the end of this year. It takes about 6 weeks for the application to be processed. Try to get this completed in November!

[Summit Credit Union](#) is hosting webinars throughout the rest of the year. Topics include creating a debt plan, buying a home, managing seasonal spending, boosting your credit score and more.

Visit the [Money Coach Alumni Network page](#) to view recordings of past panel discussions and access useful financial resources!

Take care!

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