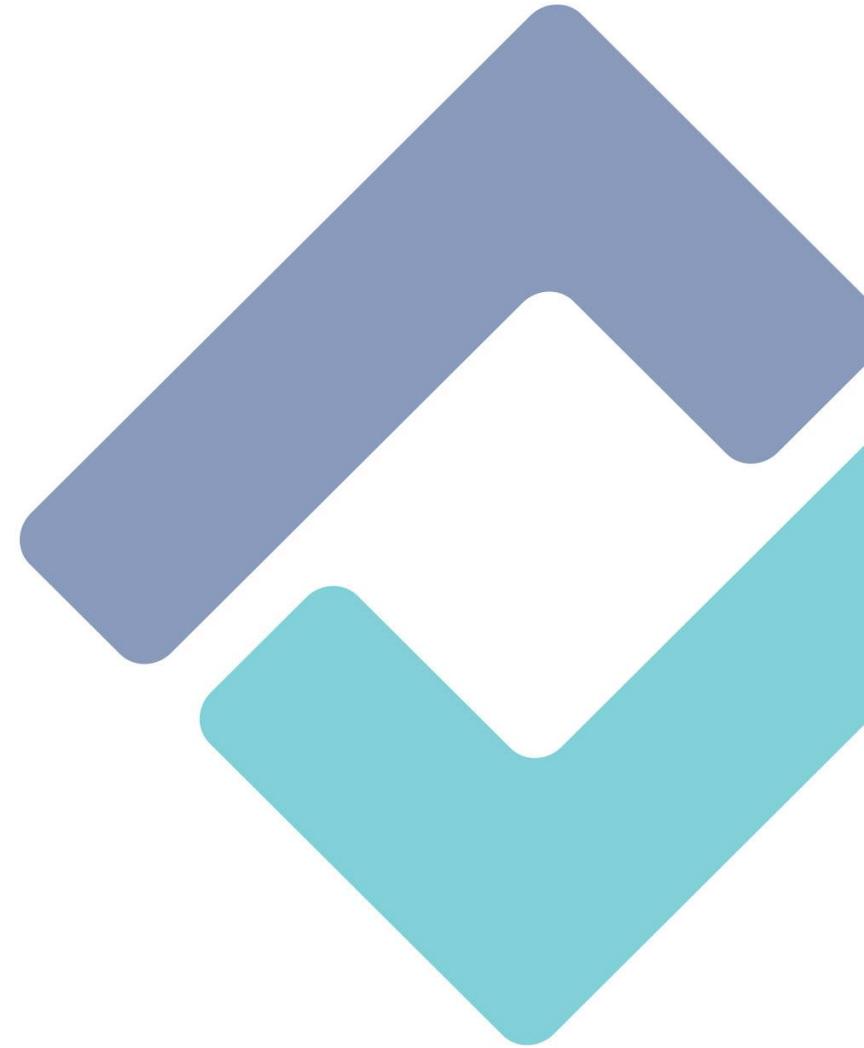




HOLIDAY SPENDING

WELCOME!



Holiday Spending – Keeping It Under Control

Account Manager



Holiday Spending



\$ Holiday Temptations

\$ Credit Card Usage

\$800 credit card balance
20% finance charge
Minimum payment= 9.5
years to pay off!

\$ Traditions and Memories

Holiday Spending

TIPS TO PROTECT YOUR BUDGET

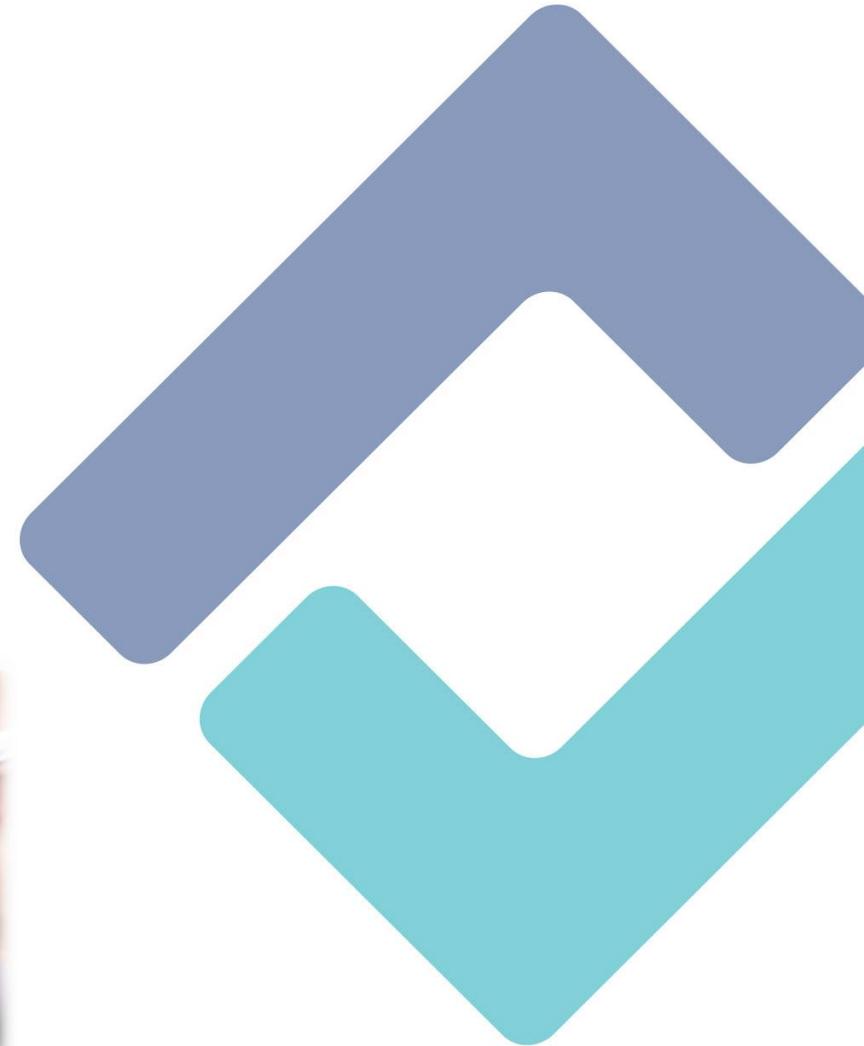
1. Make a spending plan
2. Know your limits
3. Track your spending



Holiday Spending

TIPS TO PROTECT YOUR BUDGET

4. Shop with a list
5. Shop early
6. Be an educated consumer



Holiday Spending



TIPS TO PROTECT YOUR BUDGET

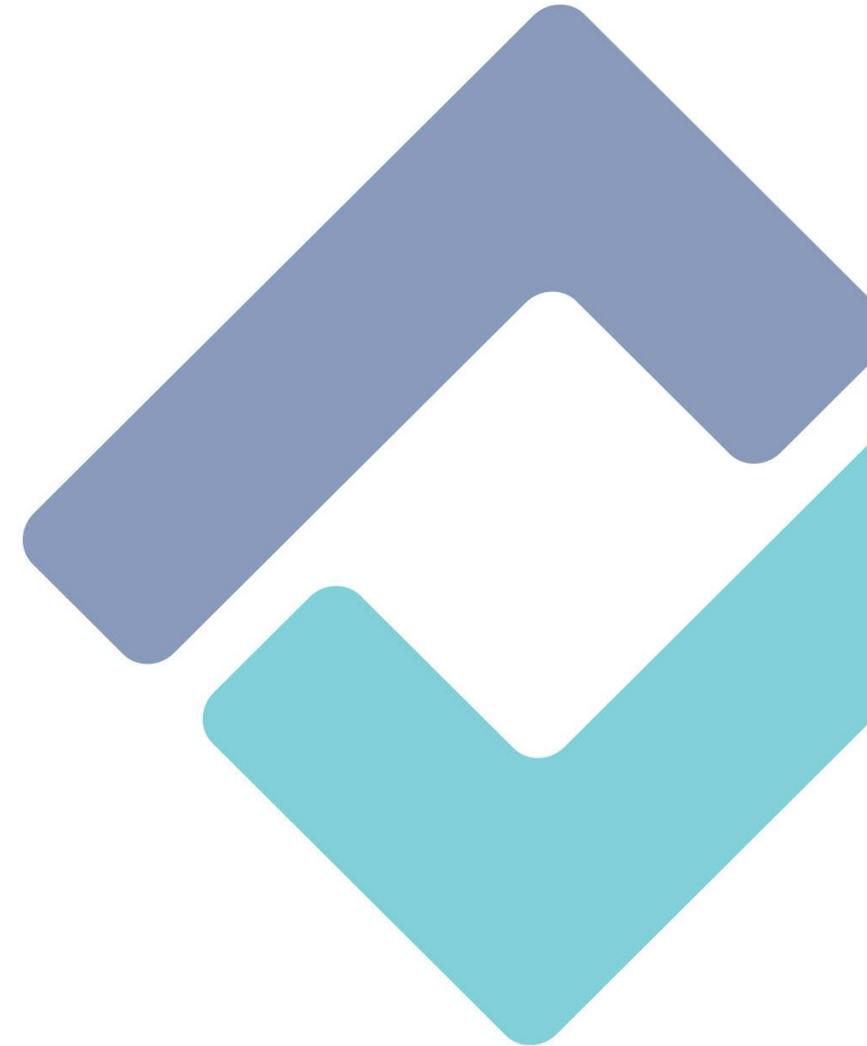
7. Load up your wallet with cash
8. Use credit wisely
9. Beware of sales pitches
10. Homemade gifts

Holiday Spending



BE PREPARED!

- ✓ Holiday savings account
- ✓ Payroll deduction
- ✓ Plan to save ... budget
- ✓ Have the right credit card



BALANCE Financial Fitness Program

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