

## WORKSHOP

By Elements Financial | Your Credit Union Partner

# Seasonal Spending Strategies

**In this workshop, you'll learn about:**

- > Tactics for getting the best year-end deals
- > Expert budgeting tips for before and after the holiday season
- > Financially savvy approaches to gift-giving

### Join Us

Tuesday, November 8  
11:00 AM - 11:30 AM | Central  
Online Webinar

### Register

[elements.org/franciscan](https://elements.org/franciscan)



**Franciscan** HEALTH