

# 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

Thursday, November 16  
2:00 PM - 3:00 PM | Eastern  
Training Room

## Register

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

