

## EXPERTS AT WORK

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 for coffee, pastries, and short talks on having a healthy holiday season!

## Join Us

Thursday, November 30  
9:30 AM - 11:00 PM | Eastern  
Elements Financial Club

## Register

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

