

## 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 3  
12:00 PM - 12:30 PM | Eastern  
Online Webinar

## Register

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

