

# 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

Snacks will be provided!

## Join Us

Thursday, November 9  
2:30 PM - 3:30 PM | Eastern  
Multi-Purpose Room

## Register

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

