

## 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

**Rooms reserved, Carmel & Catlin B, Eagan & Appleton, Little Rock & Volunteer Conference Room C**

### Join Us

**Tuesday, December 13**  
**12:00 PM - 1:00 PM | Eastern**  
**Online Webinar or**  
**Lower Level Conference Room**



### Register

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

