

## 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

Those who have **NEVER** attended an Elements class will get **\$10!** Lunch will be provided as well.

### Join Us

Tuesday, November 12  
12:00 PM - 1:00 PM | Eastern  
Online Webinar or  
Tower - Flag Room - 12th Floor

### Register

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

