

# FREE LUNCH & LEARN 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

**Breakfast will be provided for in person attendees!**

### Join Us

Thursday, December 5  
10:00 AM - 11:00 AM | Eastern  
Large Conference Room

### Register

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

