

# 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

**Lunch will be provided!**

### Join Us

Wednesday, November 29  
12:00 PM - 12:45 PM | Eastern  
AV West

### Register

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

