



**Harvard**  
**FEDERAL CREDIT UNION**

# Budgeting for the Holidays



# Community Engagement Team



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# Today's Webinar

## Reducing Background Noise

We've muted all attendees to help with audio quality.

## Using the "Questions" Feature

Submit questions at any point. Let's test it!

## Presentation & Recording

This presentation is being recorded and will be posted on our YouTube channel to re-watch.

## Post-Workshop Survey

Take our post-workshop survey and let us know how we did.

# Not-For-Profit Banking at Harvard FCU



## Community Focused

Harvard FCU is dedicated to empowering our community at Harvard and beyond. Once a member, always a member, even if you leave your job. When you join membership extends to all family members.



## Products & Services

Free access to ATMs nationwide. Credit cards with cash back rewards. Home loans for purchases and refinancing, student loans and refinancing options, auto loans and more.



## Access Anywhere

Convenient locations and Online Banking. Mobile Banking and Digital Wallet ready. Access to the nationwide CO-OP Shared Branching Network.

# Today's agenda

- 1 Start preparing now
- 2 Spend wisely
- 3 Create lasting memories
- 4 Planning ahead for next year



**Start  
preparing  
now**





# Start preparing now

How much can you afford?

What extra expenses will you have during the holiday season?

- Gifts
- Parties
- Hosting special meals
- Travel
- Decorations & activities

How will you prioritize your budget?

# Start Preparing Now

Connect with community resources

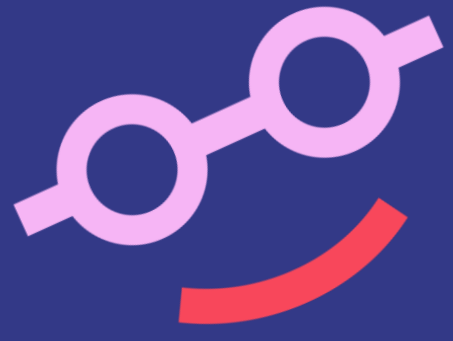
- Toys for Tots
- Local Religious/Charity Groups
- Adopt-a-Family programs
- Assistance with Food
- Food for Free
- Margaret Fuller Neighborhood House
- Greater Boston Food Bank

Anticipate the unexpected

Have a couple of extra gifts on hand for unexpected guests or invitations

Have flexibility in your budget for travel interruptions





# Spend Wisely



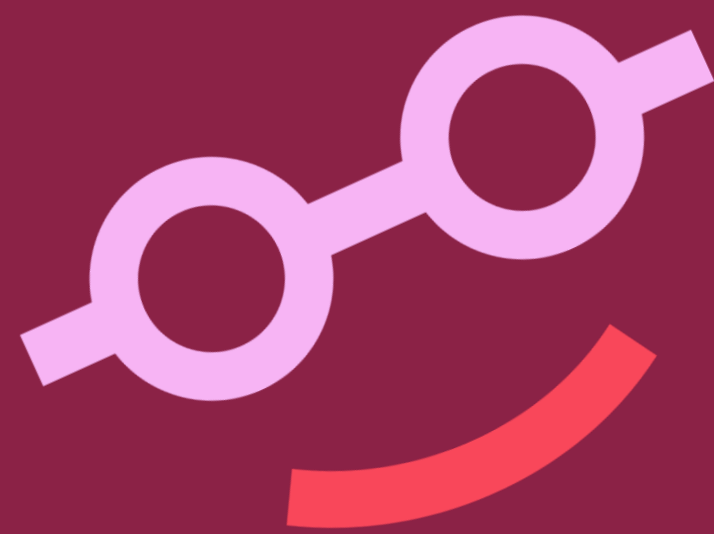
# Spend Wisely

## Holiday Spending Strategy:

- Do your research first.
  - Shop early.
  - Have a plan.
  - ...and stick to it!
- 
- Consider giving cash or gift cards.
  - Avoid going into debt.



# Create lasting memories



# Create Lasting Memories

## Consider Giving Experiences:

- Concert or theater tickets.
- Booking a trip.
- Memberships.
- Classes.
- Season tickets.
- Endless possibilities – get creative!





# Create Lasting Memories

## Start new traditions:

- Gingerbread house competition.
- Holiday movie night.
- Volunteering together.
- Cookie baking day.
- Caroling.
- Check out holiday light displays.

# Planning ahead for next year

## How to Implement

How much time do you have?

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Check expectations with family.

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Savings per pay period.

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Autodeposit into a named savings account.

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Plan travel as far in advance as possible.

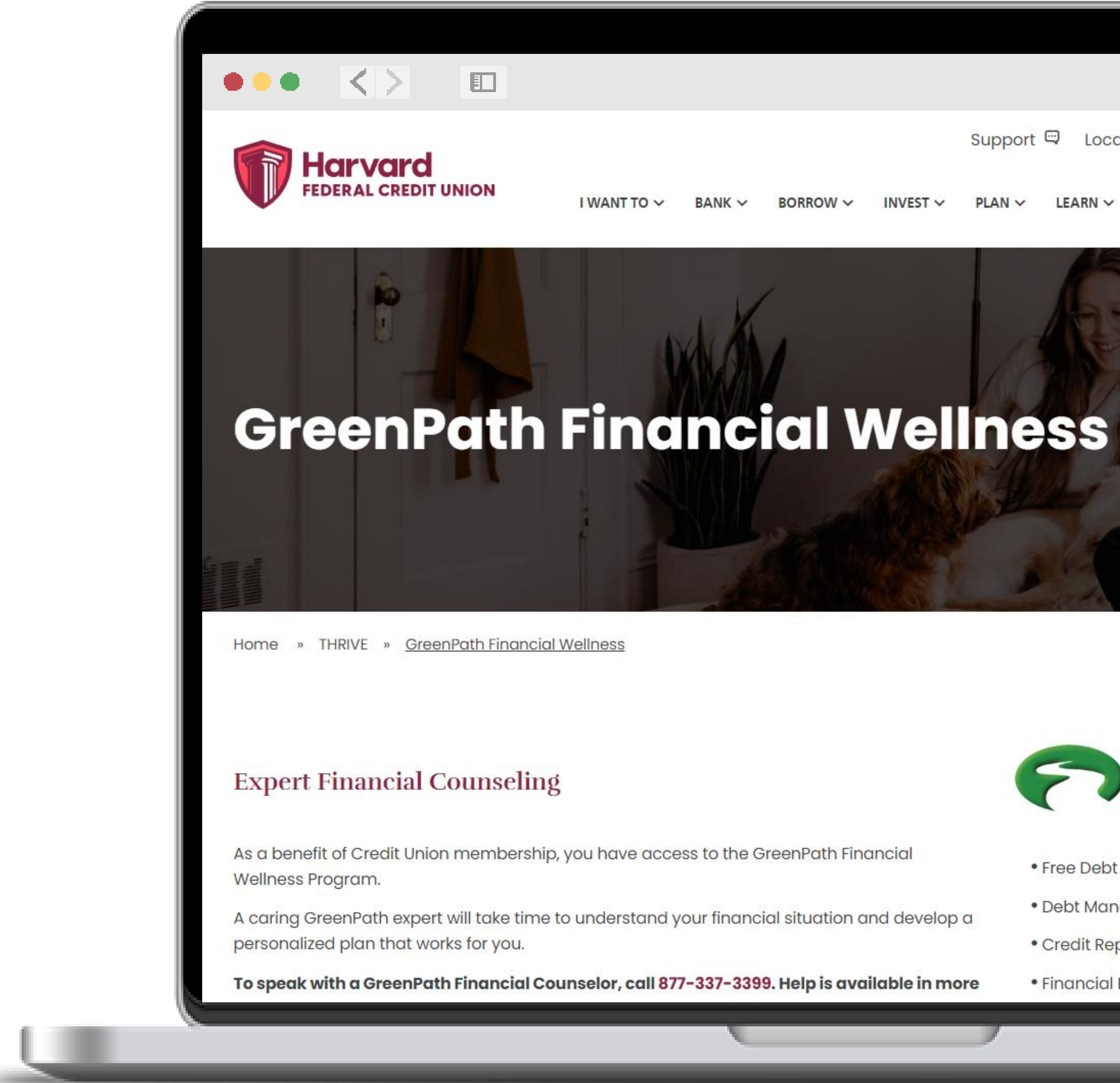
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Buy gifts early on sale.

# GreenPath

GreenPath Financial Wellness offers free credit, budget, student loan, and housing counseling.

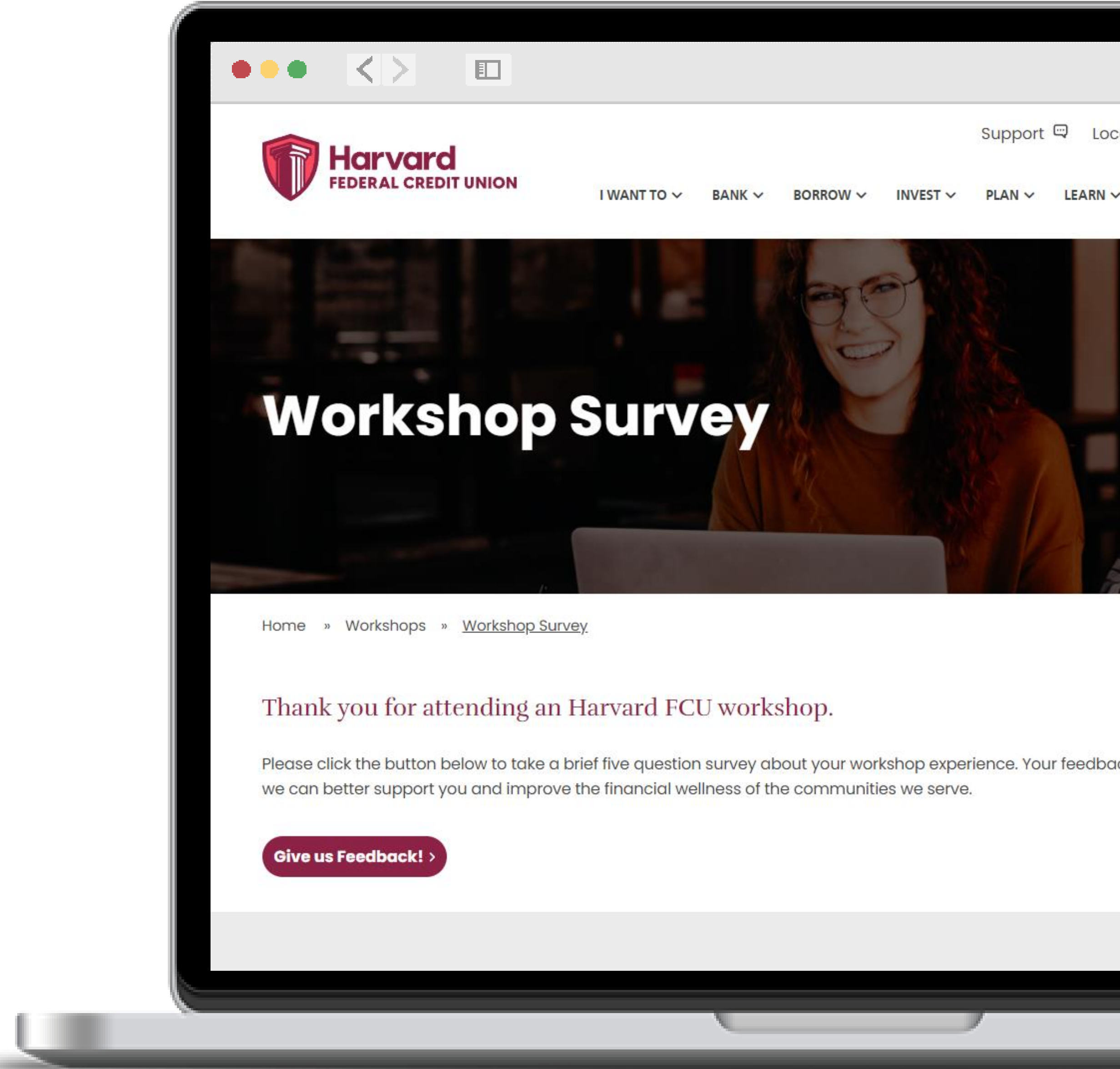
[harvardfcu.org/greenpath](https://harvardfcu.org/greenpath)



# Survey Says

Let us know how you liked this webinar.

[harvardfcu.org/survey](https://harvardfcu.org/survey)



# Let's keep in touch!

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