



Harvard
FEDERAL CREDIT UNION

Budgeting for the Holidays



Community Engagement Team



Terrence Bazile, CCUFC

Community Engagement
Specialist



Ty Koppelson, CCUFC

Community Engagement
Specialist



Jen Fries, CCUFC

Community Engagement
Manager

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

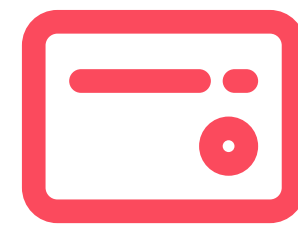
Take our post-workshop survey and let us know how we did.

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

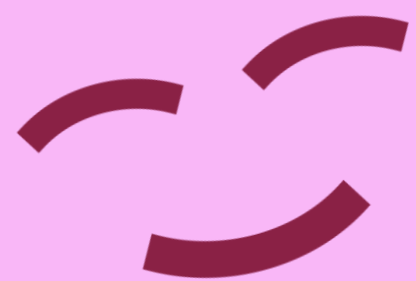
Convenient locations and Online Banking. Mobile Banking and Digital Wallet ready. Access to the nationwide CO-OP Shared Branching Network.

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

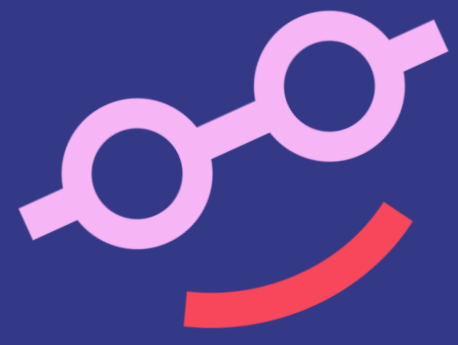
- Toys for Tots
- Local Religious/Charity Groups
- Adopt-a-Family programs
- Assistance with Food
- Food for Free
- Margaret Fuller Neighborhood House
- Greater Boston Food Bank

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



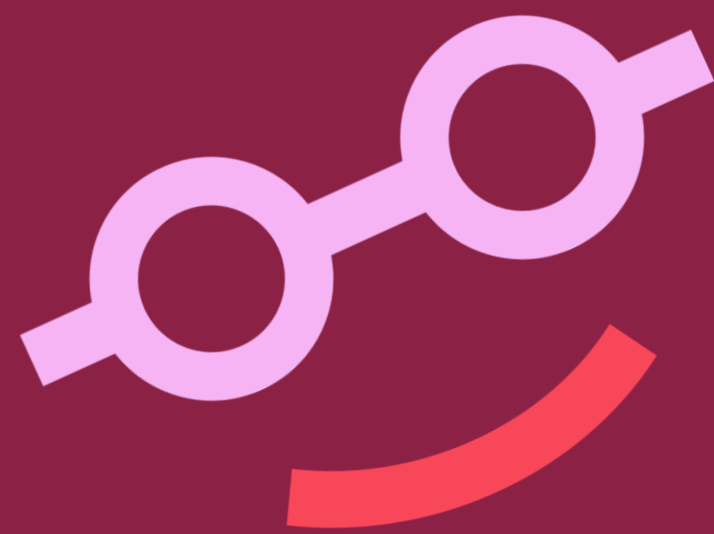
Spend Wisely

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?

Check expectations with family.

Savings per pay period.

Autodeposit into a named savings account.

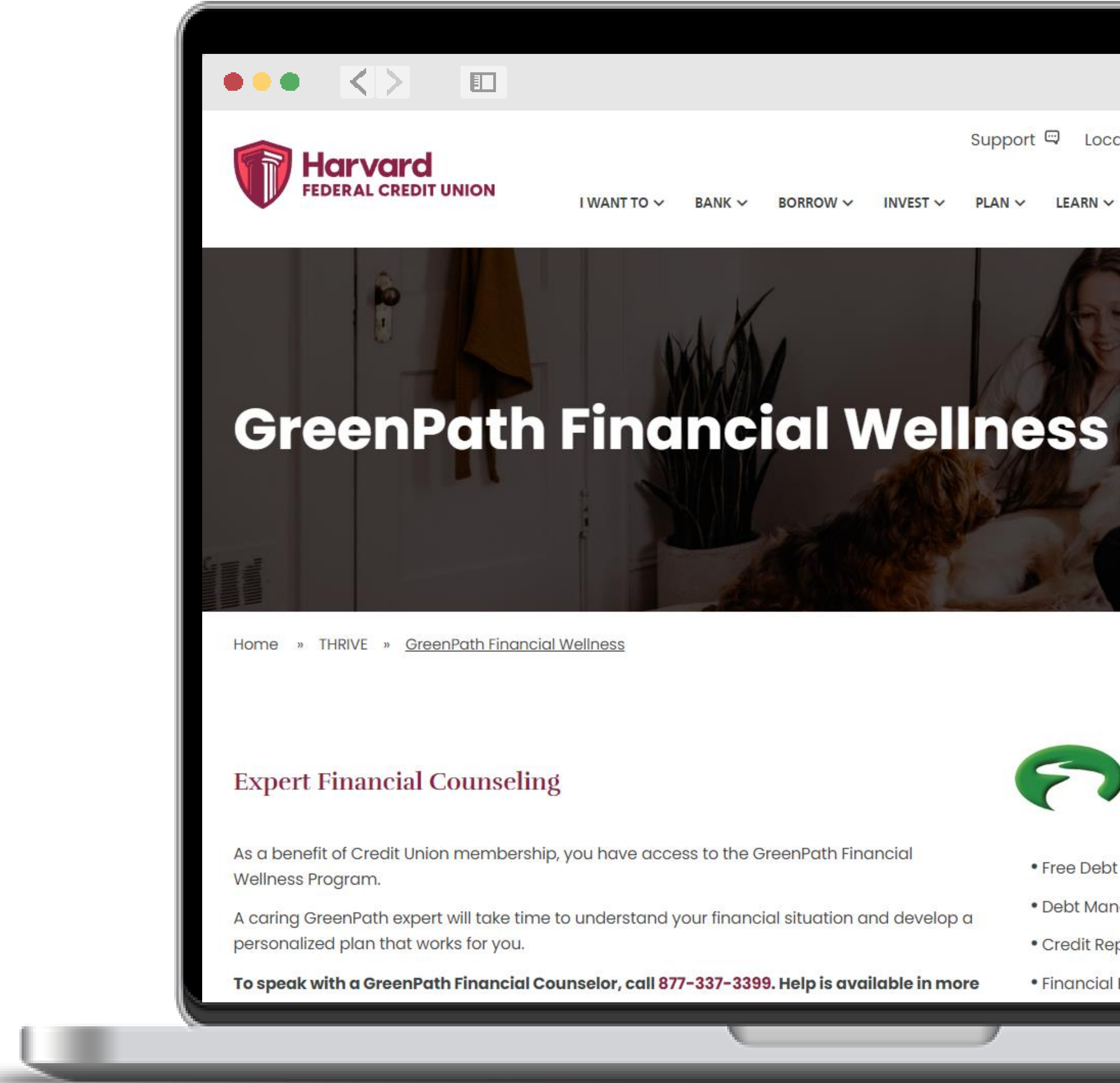
Plan travel as far in advance as possible.

Buy gifts early on sale.

GreenPath

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

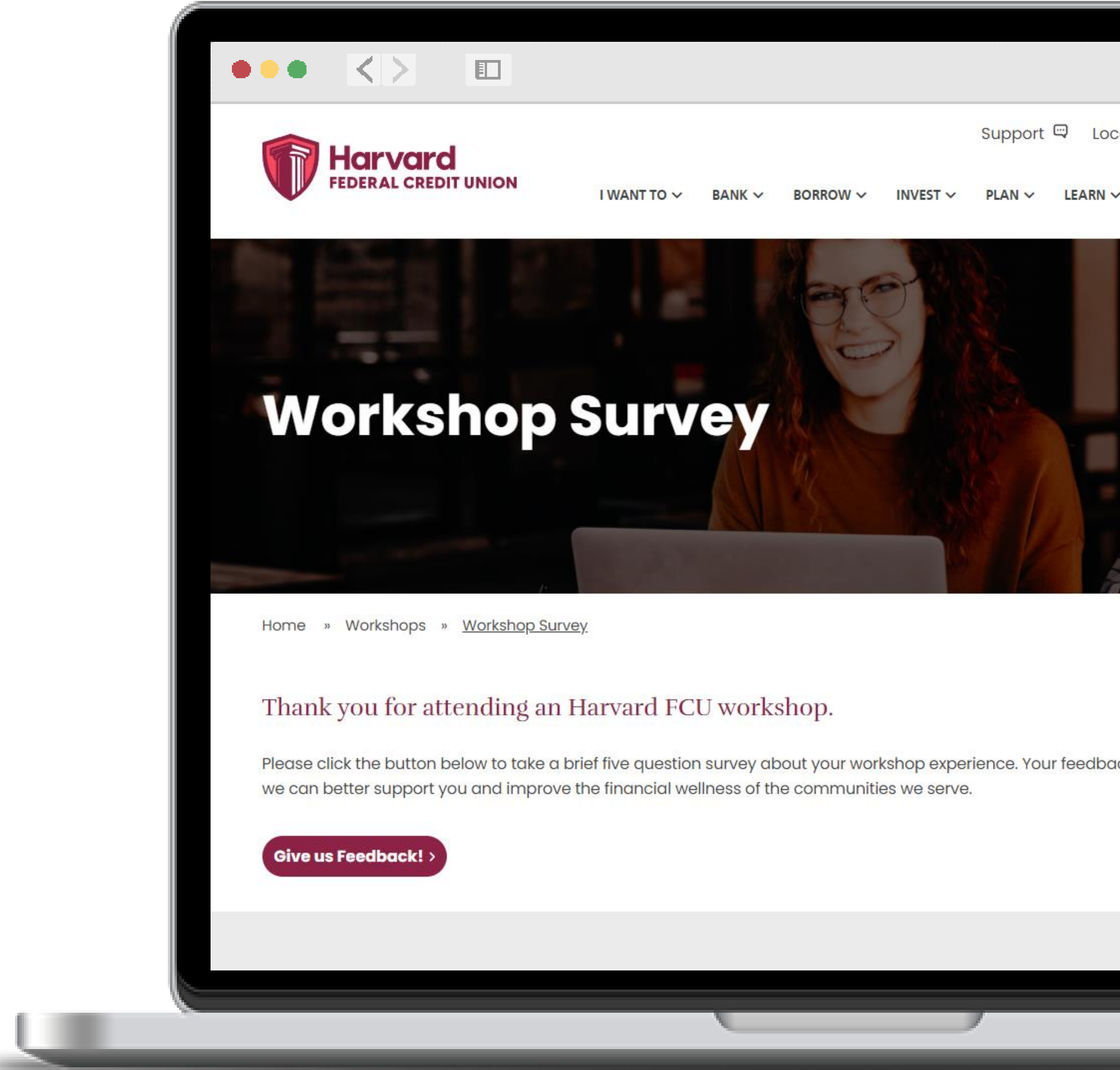
harvardfcu.org/greenpath



Survey Says

Let us know how you liked this webinar.

harvardfcu.org/survey





Harvard
FEDERAL CREDIT UNION

Upcoming Webinars!

Budgeting for the New Year

Dec 10, Noon

Sign-up at:


<http://harvardfcu.org/workshops>

Let's keep in touch!

 connect@harvardfcu.org

 harvardfcu.org

 @HarvardFCU
Find us on all social channels

 104 Mount Auburn Street
Cambridge, MA 02138



