



Have a Plan Before Starting Your Holiday Shopping

The 2015 holiday shopping season is well underway, but it's not too late to consider some money management advice, before you venture out to the mall or on the Web.

"First, try and keep it in perspective, when it comes to shopping," said Katie Bossler, GreenPath/Accel personal finance counselor. "While some people like to get all their shopping done at one time, rushing through it can cost you, especially if you don't have a game plan."

Bossler shared a few timely tips to get through this holiday shopping season.

Hitting the mall. Have a strategy. "Come up with a plan before you walk out the door," said Bossler. Know who you are buying for, what you want to buy and how much you are willing to spend. So often, we buy things because they are such a good deal, but it really ends up a waste of money. Don't be tempted to buy more than you need, just because it's a good deal.

Online shopping. Your inbox will be bursting with "TODAY ONLY!" bargains throughout the shopping season. Internet flash sales can be a great way to get a bargain, but, like shopping at the mall, take time to make a plan and stick to your list.

Many online sales encourage you to buy more than you need. Discounts, or free shipping, often are based on a minimum purchase. This can encourage you to spend way more than you planned and buy more than you need. "Sometimes, it makes sense to pay for the shipping and forgo the discount," said Bossler. "Don't buy something just to get free shipping, thinking you'll gift it to someone. Odds are, it will stay with you."

But I deserve it! "There are the sales at every turn, you see stuff you want, and you buy for yourself," said Bossler. "If you are trying to keep your spending in check, keep the focus on your list. Remember, someone is likely shopping for you, too."

Kids are the reason for the season. We all want to make sure that the little ones on our list have a good Christmas. But, how

often is the box your gift came in their favorite thing? Think back to your childhood Christmas. What made them special? There is much more to making holidays special to kids, besides what you buy them. "How about a special afternoon listening to Christmas music and decorating the Christmas tree, watching holiday movies together or decorating Christmas cookies," says Bossler. "Making memories can be just as important, as what is under the tree."

Lastly, in looking at the entire holiday season, separate your budget into smaller sections, making it easier to control your money. "Inside decorations, outside decorations, sending cards, buying gifts, wrapping gifts, cooking and baking can add up," said Bossler. "Dedicate a certain amount to each category and stick to it."

As for some final encouraging advice, Bossler says: "Focus your time on the things you like most. Keep it all in perspective and enjoy the holiday!"



Webinar Wednesdays in December

Here's our gift to you this December: three Webinar Wednesdays! These 30-minute, online programs are taught by GreenPath/Accel education specialists. The webinars are always free and informative without a sales pitch. There's also plenty of time for Q&A at the end of the program.

Protect Your Identity –

Wednesday, Dec. 2 at noon ET

Identity theft cases are on the rise, and it's more important than ever to protect yourself against identity thieves. In this webinar, you'll learn what identity theft is, how thieves get and use your personal information, and how to protect your identity.

Saving to Achieve Your Goals –

Wednesday, Dec. 16 at noon ET

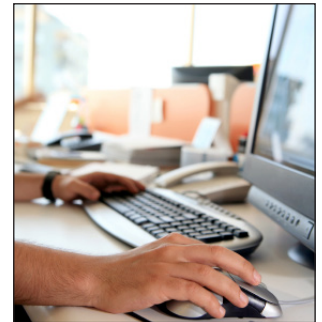
Are you trying to save money to buy a new house or car? Do you want to save money for retirement or education?

Would you like to have enough money in a savings account for emergencies? During this time of year, it's easy to lose focus of your goals and spend more money than you should.

Getting Financially Fit for 2016 – Wednesday, Dec. 30 at noon ET

Being financially fit can be as important as being physically fit. Join us for our last webinar of 2015, as we share some tips and tricks to get you in the best financial shape possible for 2016.

To sign-up for any of these personal finance webinars, log on to www.greenpath.com/accel-webinars.



What do credit union members think about Accel?

Credit union members have the opportunity to let us know the most important benefit they received from completing a financial assessment with an Accel counselor. Here is a comment from a member who spoke with an Accel counselor:

"The advice I was given and options was very helpful. I now feel like I can work through this. I was reluctant at first to even make the call for help, but I'm so glad I called."



Kiplinger's Magazine Lists 29 Ways to Make Money for the Holiday

If you are looking to make a little cash this season to help pay for gifts or entertaining, Kiplinger's Personal Finance magazine has put together 29 ways to improve your bottom line in December. Here are a few highlights:

Cash in Unused Gift Cards – According to Kiplinger's, there are about \$44 billion worth of gift cards gathering dust in drawers over the past six years! You can sell those cards on several online websites. They state that you won't get full face value, but some cards can get up to 92 percent.

Sell Unwanted Electronics – We all have old pieces of electronics in the junk drawer, right? If you have old smart phones, tablets, or video games, consider selling them online.

Sell Unwanted Jewelry – If you have some jewelry that doesn't hold sentimental value, or if you just don't need it anymore, take it to your local jewelry store. Many stores will buy it to re-sell, or for its melt value in gold or silver.

You can see the entire list at www.kiplinger.com/links/extracash.

As a member of Summit Federal Credit Union, you can take advantage of the **Accel**, a program of GreenPath, Inc. Accel is a **free** financial education and counseling service. For more information, call 1-877-33ACCEL (332-2235) or visit us on the web at www.accelservices.org.