

PATHWAYS

GREENPATH NEWSLETTER

NOVEMBER 2019

Celebrate No Spend November!

November brings longer nights, shorter days and a time to reflect on all that we are grateful for. It's also the perfect time to shift our mindset about money and re-evaluate our financial situation. That's why GreenPath Financial Wellness is bringing back our No Spend November challenge!

Here are four challenges to try during this No Spend November:

Challenge 1: Decide to dine at home this month, versus spending your hard-earned dollars on take out. [According to Forbes](#), "at over \$20 per serving on average, a restaurant delivered meal is five times as expensive as cooking at home from scratch." Eating a more satisfying meal at home will have your stomach and wallet thanking you. You could also try packing car snacks that will fill you up and prevent you from going through a drive through or make the decision to pack your lunch for the week instead of going out to eat.

Challenge 2: Start planning early for the holidays. Try creating a spending plan so that you know how much you can afford for the holiday season. Think about how you can break that number down for each person you're planning to buy for. It may be helpful to set money aside in a savings account or put \$10-\$20 per paycheck in an envelope dedicated to holiday purchases.

Challenge 3: If you're someone who usually makes holiday purchases with credit cards, challenge yourself to rely on cash for your holiday spend. If your credit cards are out of sight they will be out of mind. Try hiding credit cards in an untouchable space like the freezer, in a locked safe, under your deck, in the attic - somewhere that deters you from easily using credit.

Challenge 4: November is a fantastic time to declutter and sell those items you may no longer use. Check out Amazon/Facebook Marketplace,

Poshmark, Let Go, or a local consignment store. That way, you can get some holiday cash and make someone else's holiday merrier.

Each week, we will post on the GreenPath Financial Wellness blog section: No Spend November. These posts will also be shared on our [Facebook](#), [Instagram](#), and [Twitter](#) pages. Make sure that you're following our social channels and searching for the hashtag #NoSpendNovember.



UPCOMING EDUCATIONAL WEBINARS

November — Mom & Dad We Need to Talk: A Candid Conversation with Camerson Huddleston

Let's face it: Talking to your parents about their financial situation can seem downright daunting. After all, they might not want to discuss whether they've saved enough for retirement, how they plan to pay for any long-term care they might need, or what happens to their money when they die. So how do you have these essential family talks?

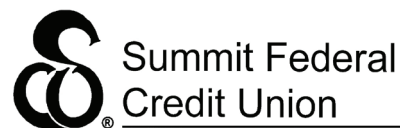
Join us on **November 5 at 1 p.m. ET** to learn Cameron Huddleston's practical tips for how adult children can have these difficult conversations.

December — Financial Focus 2020

With 2019 coming to a close, now would be a great time to put 2020 into focus. Join us on **December 11 at 1 p.m ET** where we will help you develop a SMART financial goal, review steps to set yourself up for financial success in 2020, and discuss ways to automate and simplify personal finances.

Visit <https://www.greenpath.com/gfw-webinar> to register for these webinars.

As a member of Summit Federal Credit Union, you can take advantage of GreenPath, a financial education and counseling program. To use this service, simply call 1-877-337-3399 or visit them on the web at www.greenpathref.com.



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