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WEALTHWISE

LENO

MONTHLY NEWSLETTER

HOW TO SPEND WISELY DURING THE HOLIDAYS!

The holiday season is a time of joy, celebration, and giving. Yet, for many, it can also bring financial stress due to the pressures of gift-giving, parties, and travel. By adopting a few smart spending habits, you can enjoy the season without letting it strain your budget. Here's how you can manage your holiday spending responsibly while still spreading the cheer.

1. Set a Budget and Stick to It

The foundation of responsible holiday spending is a budget. Before you start shopping, take a hard look at your finances and determine how much you can afford to spend. Include all the potential expenses, such as gifts, decorations, food, travel, and donations.

2. Make a Gift List (and Check it Twice)

It's easy to get carried away during gift-giving season. Start by listing the people you want to buy for and assign a specific budget for each person. This prevents you from buying impulsively or spending too much on any one gift.

3. Shop Early and Smart

Procrastinating leads to rushed decisions and, often, overspending. By starting your shopping early, you have more time to hunt for deals and avoid the panic of last-minute shopping, when prices tend to rise.

INTRODUCING THE LENO FLEX FUND ACCOUNT!

Ready to achieve your short-term savings goals? The Leno Flex Fund Account makes it easy! Start saving a little each month in a dedicated holiday savings account and be prepared for the next holiday season. Stress-free and financially ready.

Start Today! Call 396-3225 to learn more!



4. Use Cash-Back and Reward Programs

If you have a rewards credit card or access to cash-back programs, this is the perfect time to maximize them. Earn points on purchases that you were already planning to make and use those rewards to offset future expenses or holiday travel costs.

5. Limit Holiday Travel Expenses

Travel is often one of the most expensive aspects of the holiday season. If visiting family or friends requires long-distance travel, plan ahead to find the best deals on flights or accommodation.

6. Host Potluck-Style Holiday Dinners

Holiday meals can be costly, especially if you're hosting a large group. Instead of shouldering the entire financial burden, ask guests to contribute by bringing a dish. A potluck not only saves money but also makes the dinner more enjoyable by incorporating everyone's favorite recipes.

7. Plan for Next Year

After the holiday season, many people face the challenge of recovering financially. You can break this cycle by starting to prepare for next year's holidays right away. **The Leno Flex Fund Account** is designed to help you achieve short-term savings goals. By setting aside a small amount each month into a dedicated holiday savings account, you'll be ready when the next holiday season arrives—stress-free and financially prepared.

Enjoy the Holidays Without Financial Stress

Make the season joyful by sticking to a budget, prioritizing expenses, and making mindful choices. Focus on creating cherished memories with loved ones, the true spirit of the holidays isn't measured by what you spend but by the moments you share.

