



Harvard
FEDERAL CREDIT UNION

Budgeting for the Holidays



Assessment, Short-term Problem Solving and Referral

MGB Employee Assistance Program

Personal & Well-being

Stress/Resilience

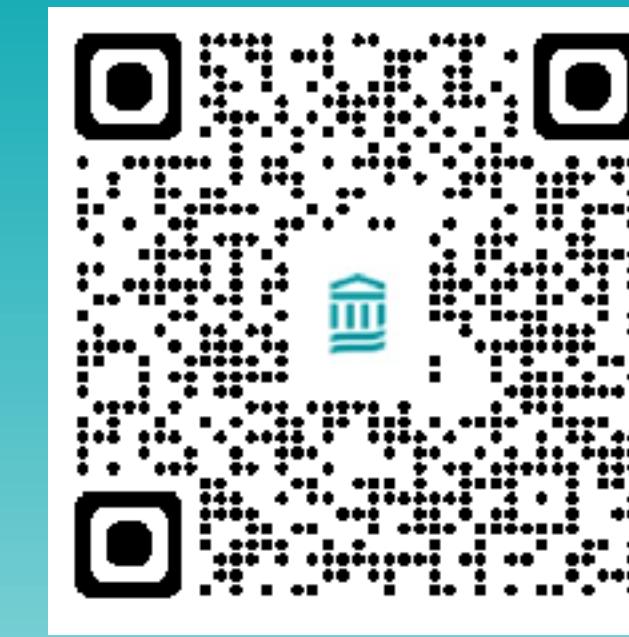
Depression/Anxiety

Domestic Violence

Grief/Loss

Addictions

Relationships



Workplace

Staff Support During Difficult Times

Manager Consultations

Workplace Issues

Work & Life Webinars / Seminars

Family & Life

Childcare

Financial

Eldercare

Legal

Parenting

Lactation



866.724.4327 | “Don’t Worry Alone” | eap.partners.org

Meet Your Hosts



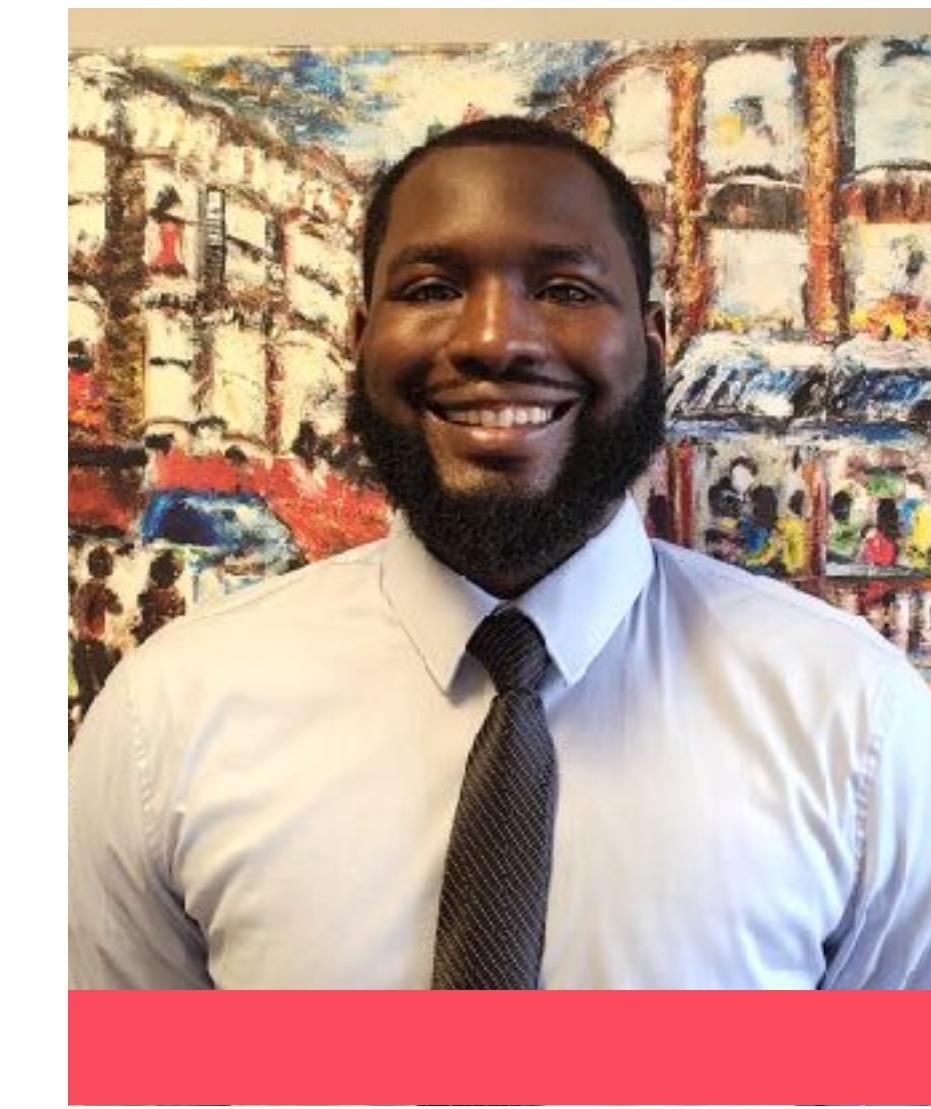
Jen Fries

Community Engagement
Manager



Ty Robinson

Community Engagement
Specialist



Terrence Bazile

Community Engagement
Specialist

Today's Webinar

Reducing Background Noise

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

Using the "Q&A" 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

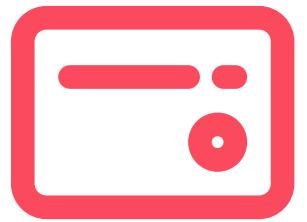
Take our post-workshop survey and let us know how we did.

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

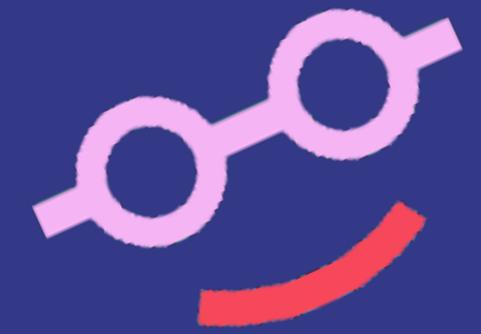
Connect with community resources

- **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



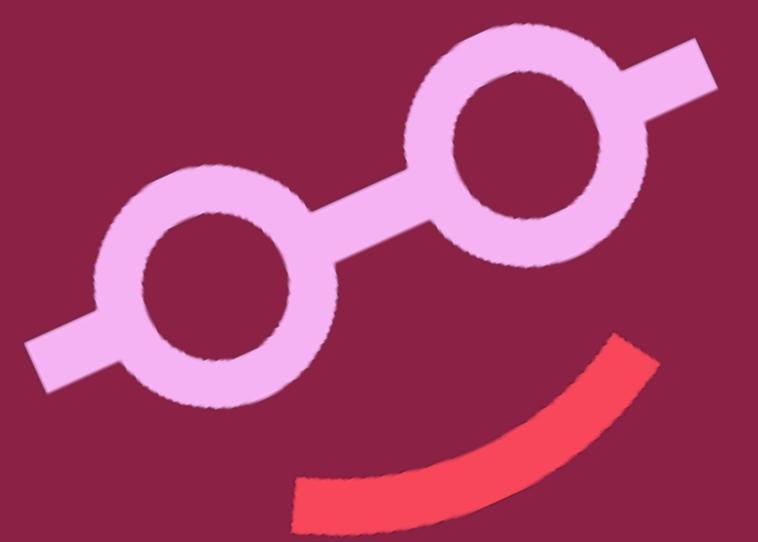
Spend Wisely

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.

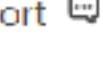
Buy gifts early on sale.

GreenPath

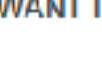
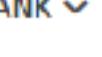
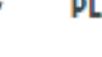
GreenPath Financial Wellness offers free credit, budget, student loan, and housing counseling.

harvardfcu.org/greenpath



Support  Local

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I WANT TO  BANK  BORROW  INVEST  PLAN  LEARN 

GreenPath Financial Wellness

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Expert Financial Counseling

As a benefit of Credit Union membership, you have access to the GreenPath Financial Wellness Program.

A caring GreenPath expert will take time to understand your financial situation and develop a personalized plan that works for you.

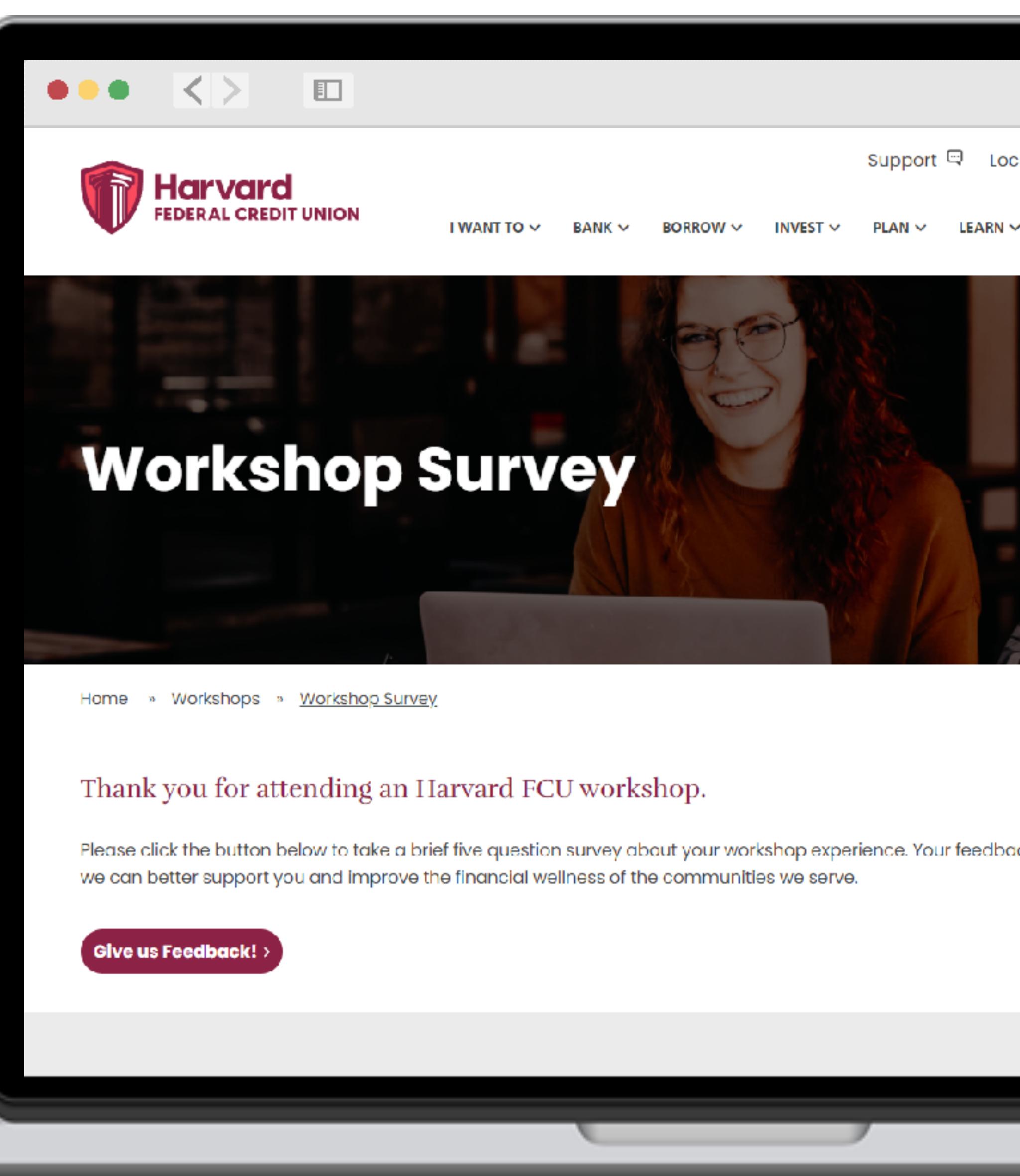
To speak with a GreenPath Financial Counselor, call **877-337-3399**. Help is available in more

- Free Debt
- Debt Man
- Credit Rep
- Financial

Survey Says

Let us know how you liked this webinar.

harvardfcu.org/survey



Let's keep in touch!

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🔗 [@HarvardFCU](#)

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