



# **FINANCIAL WELLNESS**

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# **WELLNESS**

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**NOVEMBER IS NATIONAL ALZHEIMER'S DISEASE AWARENESS MONTH, HOME HEALTH AND HOSPICE MONTH, AND GRATITUDE MONTH!**

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November 11	Veterans Day
November 13	World Kindness Day
November 14-20	Home Care Aid Week
November 22	Thanksgiving
November 23	Black Friday

**NOVEMBER 2018**

Autumn is officially here according to the calendar, and whether you're feeling a slight chill in the air where you live or not, it's now the time of the year to stuff in as much fall fun and Halloween hilarity as you can before the weather turns to winter (a perfectly respectable season in its own right). Want to have a blast and stay under budget? We've got your mega list of fun and free (or very affordable) ideas to keep you and your family having a good time all season long.

- Visit a pumpkin patch
- Go on a hay ride
- Collect leaves and press & frame them for fall decor
- Take photographs in the leaves
- Trace the lineage of your family tree
- Watch football
- Go hiking/camping
- Plant bulbs for spring
- Bird watch
- Make bird feeders
- Bake something pumpkin-y
- Learn to knit/crochet
- Go thrift shopping
- Build a bonfire
- Make hot apple cider
- Volunteer on a farm
- Do a soup swap with friends
- Plan a 'friendsgiving'
- Roast pumpkin seeds

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# FUN FREE FALL ACTIVITIES



# HOLIDAY SHOPPING ON A BUDGET



The holiday shopping season is coming up, and it can get pretty expensive. You don't want to have a reputation as a stingy gift giver, but you also don't want to rack up credit card balances or take out an expensive personal loan to pay for your holiday spending.

## DON'T WAIT UNTIL THE NIGHT BEFORE

Start planning right now. The sooner you start preparing, the better off you'll be. Then you can sit back and enjoy a big glass of eggnog while everyone else is scrambling.

## MAKE A GIFT LIST

Know what you want to buy before it goes on sale (or sells out) by creating a gift list for everyone on your list. Download an app like Santa's Bag (iPhone) or Christmas Gift List (Android) to keep the list and your budget at your fingertips.

## CREATE A BUDGET FOR ALL YOUR HOLIDAY EXPENSES

Gifts are not the only expense associated with the holidays, and the only way to get a clear understanding of how much you could spend is to review how much you did spend during the previous year. Review bank and credit card statements during last year's holiday season and note how much you spent in each category, including food, travel, gifts, events, etc.

If you want to spend less this year, start chatting with friends and family to establish expectations so there are no surprises. Now is the time to suggest that gifts only be purchased for kids in the family, or to organize a Secret Santa swap so you're only responsible for one gift instead of multiple gifts.

## SAVE MONEY BY SHOPPING SMARTER

Starting early means you'll have a lot of time to keep an eye out for the best deals. No one on your list will appreciate a gift more just because you had to spend additional money on it, so why should you?

- -Do research on each item you are planning to buy-shop online, keep an eye out for sales, etc.
- -Use your credit card to redeem points
- -Hit the dollar store for wrapping paper, cards, decor, etc.

## GIVE UNIQUE GIFTS

It's the thought that counts anyway!

- -Make handmade gifts
- -Give the gift of time
- -Secret santa with your family
- -Check out thrift shops

# GRATITUDE CAN HELP YOUR FINANCES



Money mindset, in many cases, is about trying to attract money to you. But what if, instead of trying to think about how to bring money into your life, you were instead grateful for what you have?

Having an attitude of gratitude can actually help your finances in the long run. Here's how changing your mindset to one of gratitude can help you improve the way you manage money:

## **PATIENCE WHEN MAKING FINANCIAL DECISIONS**

Cultivating feelings of gratitude can reduce instances of impulse buying and insufficient saving. As you become more grateful, you are more likely to feel fulfilled in your life—and less likely to chase the “hit” you get from spending money.

On top of that, using gratitude to get beyond instant gratification can save you money by encouraging you to save up for bigger purchases. Instead of pulling out the credit card to buy something now (and paying interest as you carry a balance month-to-month), put together a savings plan. You'll save money on interest and maybe even decide you don't need that item after all.

## **GRATITUDE PROMOTES GENEROSITY**

Gratitude also promotes generosity. You're more willing to give to others when you feel grateful, according to research cited by UC Berkeley. So, how does this tie into better finances?

Interestingly, giving can actually help you financially. First of all, when you make giving to charity a priority, you're forced to re-evaluate your finances so that you can meet your objectives. Getting your financial house in order by tracking your spending and reducing expenses so that you have money to donate to causes you care about is reason enough to be grateful and generous.

Plus, when you give, you have the chance to get a bit of a tax break. If you're a business owner, giving can help raise your profile in your community and encourage goodwill toward your business. That's not a bad thing when you want to attract more customers.

## **GRATITUDE CULTIVATES CONTENTMENT**

Spending extra money won't really make you happy—and it can put your financial future at risk. Instead, look for ways to feel good about what you already have by developing an attitude of gratitude.

Instead, by practicing gratitude, you might find that you don't feel the need to spend a lot of money to feel happy. Learn contentment, and you'll be more likely to spend money on others, save money for long-term goals that will help you feel more fulfilled in the long run, and avoid impulse buys that can break your short-term budget.

# THE THANKS AND GIVING CHALLENGE

Can you even believe we are just a few short weeks away from Thanksgiving?

Even science agrees that practicing gratitude can be life changing. Being grateful will make you a happier person so why not challenge yourself to commit to an act of kindness or gratitude every day as we countdown to Thanksgiving. No need to follow these suggestions or go in any order, just get out and do some good!

Pay for the coffee of the person behind you in line	Donate clothes and tampons to local shelter	Watch a mother's children while she does an errand	Call and apologize to someone you wronged	Compliment 3 people today
Bring coffee or bagels to your coworkers	Send a card to an elderly relative	Double your waitress' tip	Speak to the supermarket manager to praise worthy employee	Send a card to someone who is chronically ill
Send someone flowers	Deliver food to a food pantry	Bake goodies and deliver to a neighbor	Call your parents and thank them sincerely for all they did	Compliment 6 people today
Do yard work for a neighbor	Text a flattering comment to a friend	Send your sibling a letter about your 5 favorite memories together	Stop a stranger to pay them a sincere compliment	Send a "thinking of you" card
Donate a winter coat to a shelter	Donate a turkey to a food drive	Cook dinner for a busy family	Purchase a gift for a Toy Drive	Encourage others to pay it forward

# NOVEMBER

## FINANCIAL WELLNESS ACTIVITIES

Mark here if you choose to perform the activity.

Did you complete the activity?

- |                       |                                                                                                      |   |   |
|-----------------------|------------------------------------------------------------------------------------------------------|---|---|
| <input type="radio"/> | (Page 3) Participate in three of these fun free fall activities this week.                           | Y | N |
| <input type="radio"/> | (Page 4) Make a plan for your Holiday shopping and stick to it!                                      | Y | N |
| <input type="radio"/> | (Page 5) Before making an impulse purchase this week, think of three things you are grateful for.    | Y | N |
| <input type="radio"/> | (Page 6) Circle five of these challenges and perform them this month.                                | Y | N |
| <input type="radio"/> | Prepare your home for winter-clean out your furnace filter, repair your roof, check insulation, etc. | Y | N |
| <input type="radio"/> | Eat out only one time this week.                                                                     | Y | N |
| <input type="radio"/> | Shop end of summer clearance sales for some long-term saving.                                        | Y | N |
| <input type="radio"/> | Start a gratitude journal and write in it every night.                                               | Y | N |
| <input type="radio"/> | Cancel one subscription or membership that you don't use enough to justify the cost.                 | Y | N |

Please describe activities (not listed above) that have helped you improve your financial wellness this month:

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