

Wellness Events this Month!



Being Financial Savvy this Holiday Season



8 Holiday Savings Tips*

Develop a budget and stick to it. Do not spend more than 1.5 percent of your household annual income on holiday gifts and entertainment.

Create a "micro budget". Write a list of everyone on your gift list and decide how much you would like to spend on each person. This budget should also include costs for additional items such as cards, postage, gift-wrapping, meals, parties, travel, etc.

Shop early. Do not wait until the very last minute to buy presents or you may end up overspending or buying items you did not plan to. Having extra time to compare prices is especially helpful when buying big-ticket items such as electronics or even a new bicycle.

Get creative. Handmade gifts or even personalized coupons can be a special treat in this age of store-bought presents. Think about what the person may want or need then incorporate your own talents. For example: bake some cookies; create a photo album or decorate a picture frame; knit a blanket or scarf; compile your favorite tunes into a music CD; or give a coupon for a home-cooked meal, babysitting time, house cleaning, or even a free one-hour lesson in an area where you are an expert (e.g., computers, dance, cooking, art) – the list is endless.

Draw names & create a spending cap. These ideas work particularly well for large families and groups of friends. This way, everyone gets a gift but each person only has to buy one gift. Depending on the flexibility and humor of the group, you could: limit the gift to \$10–\$20 per person; agree on a gift theme (e.g., tropical getaway, house decor, etc.); or even re-gift!

Shop online. It's fast, easy, and you can easily comparison shop. By ordering from the comforts of your own home, you also resist extra temptations like eating out or making impulse purchases.

Pay off your credit cards. If you plan to shop with credit, make sure you have enough money in your bank account to pay off the amount when the bill arrives. Also, consider using cards that offer extra incentives such as frequent flyer miles.



Enjoy free and inexpensive holiday activities. There are ample ways to get into the holiday spirit without breaking your budget. Check out your local community calendar for free holiday activities and performances such as a tree lighting or parade; snuggle up with the family and watch a holiday classic such as, "It's a Wonderful Life"; go caroling; have the kids put on a holiday play and invite the neighbors for a potluck dinner; or celebrate with Game Night and pull out your best board games..



Lunch and Learn

smart:financial
CREDIT UNION



Join us for a Lunch and Learn

December 9, 2015 11:30pm – 1pm, Hannah Hall room 129

Learn more about **Financial Health** (topics will include: budgeting, investing, planning for retirement, and understanding life insurance).

Get your questions answered and learn about the benefits of a credit union membership!

World Aids Day



December 1 is World Aids Day. This is a great time to get tested, learn more about the virus and find ways to make a difference in your community. Learn more at <https://www.aids.gov/>



Need help coping with holiday stress?



The Employee Assistance Program (EAP) is a great resource for all University employees. They offer free and confidential counseling and life advice 24 hours a day 7 days a week. Whether you need help finding affordable day care, or you need someone to help you cope with stress, the EAP can help. 713-500-3327 or 1-800-346-3549.

Holiday Wishes



This year has not been without its challenges; however we are sincerely grateful for the dedication and contributions of our University community. *May this holiday season bring joy, success, good health, and prosperity.*

Enjoy the break, and let's make 2016 a success!



Emotional ▪ Spiritual ▪ Physical ▪ Social ▪ Financial ▪ Environmental ▪ Intellectual