

# ENewsflash

SCORE Federal Credit Union • November 2009 • [www.scorefcu.com](http://www.scorefcu.com)

## Plan your holiday spending and don't blow your budget!



### Sticking to your plan is always, **ALWAYS** tougher than you think.

Before daybreak on November 27 - Black Friday, hundreds of cars were already on the road and heading toward Door Busters, Bell Ringers and Holiday savings. Thousands of gifts at hard to beat prices, brought out thousands of shoppers, with lists in hand, of items to buy for family and friends. The big question is, how many of those shoppers stuck to their list? How many made impulse purchases or grabbed small unbudgeted items as they approached the checkout? Retailers are working very hard to reach their sales goals for the year and in turn, consumers are going to have to work very hard to resist relentless marketing efforts to buy.

December can truly be a budget busting month if shopping and spending are not kept in check. Just as the retailers are trying to reach their year-end numbers, each of us should also be striving to reach our own financial goals. Whether that is to have a certain amount in savings; pay off credit card debt or pay down a loan; establish a retirement fund; or save enough for a down payment on a house – the point is, make your budget and stick to it. Be forward thinking and know what you want to achieve both long-term and in the present month.

SCORE Federal Credit Union offers many programs that can help you plan and save for the future. If you need some help getting on good financial footing, stop by and let a representative from SCORE help you establish a game plan to reach your financial goals. These are just a few of the services that can help you stay on financial track during the holiday season:

- ⊙ **VISA Gift Card** - those who receive the gift card can buy exactly what they want, you don't have to spend hours hunting for the perfect gift. The VISA Gift Card is available in amounts from \$25 - \$750 and can help you keep within your budget.
- ⊙ **Christmas Club Account** - let's you save a set amount each month throughout the year so that you have money available for holiday shopping. Start your account now so that you're ready for the holidays next year.
- ⊙ **SCORE MasterCard** - Lower your monthly interest charges by transferring balances from high interest credit cards and department store cards to one of SCORE's low interest MasterCards (Standard, Gold and Platinum).

### Calendar

#### Christmas Day

Thursday, December 24, 2009 - will close early  
Friday, December 25, 2009

#### New Years Day

Friday, January 1, 2010

#### Martin Luther King Day

Monday, January 18, 2010

#### SCORE Annual Meeting

Thursday, March 18, 2010 at 6 p.m.  
Ramada Inn North, 2900 N. Monroe Street