

A New Beginning To A Fiscal Restart

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As the holiday season concludes, we are facing a sense of dread as we approach our mailboxes. Some of us might have overspent our financial resources to obtain gifts and presents for our friends and family.

We want to give to others because the joy of the holiday season tells us to give to others and we will be rewarded with much blessings. However, at times, we forget that our spending must match our ability to afford the payment of these purchases.

As you sit to review the credit card statements that are due this month, do not stress. Please make a plan this year to change the fiscal dread.

Let us work together to develop a realistic budget that can incorporate savings to address the holiday shopping. Unfortunately, some people with disabilities were not taught the salient skills associated with budgeting and savings.

CIDNY can teach you these skills with our financial literacy workshops that can help plan for the next holiday season. We can show you how you can plan to save each week towards the funding needed to shop for holidays gifts and presents during December of 2023.

This method of saving for future expenses can reduce the unnecessary stress, anxiety, and guilt you might experience during January of 2024. You can learn to save to spend for what you can afford, and furthermore, learn to save wisely for what you cannot afford.

You can plan for the next holiday season. You can actualize being a smart shopper and learn to shop wisely during the year and save in the process. You can develop a list of shopping goals with names of people to shop for and the cost of the desired items.

Having this type of information incorporated in your saving plan will keep you on track for the holiday shopping season.

Please contact CIDNY and learn more information about all the literacy workshops that we offer to assist you. Follow us at CIDNY.org to participate in group sessions to learn additional information to help you this year in successfully navigating the road of financial literacy and wellness.

We are here to help you.