



Did you know that the average family spends \$670.00 each year on school supplies? That's insane! Here are some tips to help save some money during Back to School Shopping.

### Shop at home first

⇒ Take an inventory of items your child can reuse such as pencil boxes, scissors, rulers, calculators.

### Make a List

⇒ List the clothes that they need so you don't forget or get extra AND only buy what you need.

### Share packing

⇒ You get a better deal if you purchase in quantity. Buy in "bulk" and split the items between the kids.

### Price Research

- ⇒ Stores like, Target, Wal-Mart and Staples price match other stores. This also saves you gas so you don't have to be running around town to collect deals from each store.
- ⇒ Retailers highlight extreme low prices for a couple items to lure you there. Find out those extreme specials at multiple stores and capitalize on that savings.

**MOST IMPORTANTLY...KNOW YOUR BUDGET!** Know how much you have available and use cash to prevent overspending.

## Holiday Spending Plan

As much as I hate being one of "those people" let me remind you Christmas is only 146 days away (as I write this). That's 20 weeks. That's 20 paychecks. And, if you put away even \$20 each week you would save \$400 by that time. That may not be all you need but at least you will have started to prepare. Then, you won't be stressed or cut short during the holidays. Remember, the holidays are supposed to be ENJOYED. Here are some tips to help you get started:

- ◆ Make a budget
- ◆ Collect spare change-Sounds silly but really, it does add up!
- ◆ Save money each week
- ◆ Use an app to track spending and saving
- ◆ Cut back on extras such as going out to eat

FNCF highly encourages saving and budgeting for the holidays but we also like to be there to assist our families in time of need.

**Our HOLIDAY LOAN will be available starting October 15th.**

Check out our website for updates:  
[firstnationsfinancial.org](http://firstnationsfinancial.org)



## Staffing Update

Kelly Witt joined the First Nations Community Financial (FNCF) Team in the spring of 2019. The prior experience she obtained developed



various skills to include marketing, managing, compliance and payroll. As a restaurant manager she ran the restaurant's operations which included budgeting and developing relationships with suppliers and vendors. She was marketing director for a

chiropractor's office out of St. Louis Park, MN. While she held that position, she was a Minnesota Viking cheerleader. Kelly marketed and hosted the large charity events for the Viking's Executives, fans and VIP customers. She is excited to assist the team and become an asset to the organization assisting in planning our various events. Welcome Kelly!