

Celebrate No Spend November!

As the holiday season approaches, November is typically a time for increased spending. Join us for the **No Spend November Challenge**, and commit yourself to keeping your spending in check and savings on point.

Here are some of the financial tips from No Spend November:

Day Two: Take the Highlighter Test

Remember, this is not about judgement, this is not about feeling bad, it's about taking control of your financial situation. It's time to sit down and highlight your expenses!

- Step 1: Print your checking account statement and/or credit card statements
- Step 2: Grab your highlighter!
- Step 3: Highlight anything that doesn't bring you joy. This includes your rent, cable, unplanned trips to the store, etc.

Once you've finished, reflect on this. Are there any expenses you could cut back on?

Day Five: Financial Awareness

We are all human, and part of being human is understanding that each decision we make has an outcome on our financial situation. A lot of our decisions are driven by our biases and environment.

Ask yourself these questions:

- How often do you feel pressure to order something when you meet up with friends at a restaurant after work?
- Do you feel the need to buy an expensive gift when attending a birthday party?



- Have you ever justified going out to eat because you simply don't feel like cooking?
- If you have answered "yes" to any or all of these questions, you're not alone.

Spend some time being aware of your behavior and how it impacts your spending. Think about how you could improve your financial awareness?

Each day, these tips will be posted on the GreenPath Financial Wellness Facebook and Twitter pages. Just look for the hashtag #NoSpendNovember. You can also check out our segment on Live in the D where Kristen Holt, President and CEO, and Katie Bossler, Quality Assurance Specialist discuss No Spend November and share additional tips. Visit <https://bit.ly/2REUwtD>.

Webinar Wednesdays for November

Big Bang For Your Buck: Homemade and Experience Gifts - November 14th, Noon ET

The holiday season can be a stressful time. You may wonder what to get your loved ones that will be meaningful. Show them you care without spending more than you can afford. During this webinar, GreenPath will share ways to give an affordable gift or experience that will keep on giving for years to come.

Visit greenpath.com/gfw-webinar-wednesdays to register for this upcoming webinar.



Join the Conversation on Facebook!



Did you know that GreenPath has a closed Facebook group designed to build an online community of support among people on a GreenPath Debt Management Plan? Our unique online community has over **2,000** members who share success stories, ask questions, offer support, and provide tips and feedback. If you are on a Debt Management Plan, join us! You can request access at facebook.com/groups/GreenPathFriends.



Feedback: Kindness and Compassion

"I have only positive things to say! Your company has been a joy to work with, and your employees have always been so very kind, non-judgmental, and have gone over and above to help me and answer questions. Class operation! Thank you!"

Cindy G., Nacogdoches, Texas