

If you mail in your payment, please send to the address below:



CCCS
P.O. Box 843
Salina, KS 67402-0843

November 2015



If you mail in your payment, please include this coupon with your next deposit and send to the address above

ARE YOU READY FOR HOLIDAY SPENDING!!!



Prepare for the Holidays
and **Survive** Holiday Debt

TIPS TO KEEP IN MIND:

- **First and foremost: make a list**
- **Set a budget for your shopping and pay with CASH or DEBIT only**
- **Shop online and utilize free shipping and other discounts**
- **Consider purchasing gift cards to complete your purchases and earn gas points too**
- **Start early, there is no need to wait for the last minute**
- **Have secret Santa gift exchanges or do family gifts**
- **When the holidays end, stock up for the next year right away**
- **Check out your community's local sites for low cost/free holiday events**

It's extremely hard to believe but it's that time of year; the leaves are falling, it's getting darker earlier and the temperature is slowly dropping! This brings forth our next financial obstacle.....

HOLIDAY SPENDING!!

What are some things we can do to make 2016's holiday easier on the pocket book?? Start with a plan and start early; the longer we wait the more we tend to spend. Make a list of the people you will be shopping for and set a spending limit for each one. Think about the holidays you're going to celebrate and the extra money that will be spent on meals and/or travel and start setting money aside.

Before you venture out to start your shopping, be sure to check online for deals and specials as well as the potential availability

of the items you are after.

There are also rebate sites that will pay you to shop through there links. Many retailers have developed mobile sites geared to help those with a Smart-phone, in their shopping. Take cash or use your debit card for your purchase and do your best to leave the credit cards at home. If you are going to use a credit card, then stick to one with a cash back rewards program and pay off the balance completely once the statement is issued. Online sales are starting already with many stores offering free shipping and other incentives. Curb your impulse shopping; get only what you're after.

To help cut back on the number of gifts: use secret Santa gift exchanges or buy family gifts.

Making your own gifts is always a great way to go, so if you're crafty or good at baking then these ideas can really help cut down on the overall cost.

Start preparing for next year's holidays NOW! When the holidays are over, stock up on wrapping paper, cards, bows and decorations. And start a Christmas/Savings fund at your bank or credit union in January and start depositing money so that 2017 will be much less stressful.

FOLLOW US..... WE'RE ON PINTEREST NOW!



Be sure to keep checking our website at www.kscacs.org for updates on scheduled workshops taking place in our offices, as well as news on CCCS in the community.

Also, don't forget to follow us on Facebook. Become a follower and get updates on classes, weekly money saving tips and current financial articles and more!!!



And for those of you who like to Tweet!! Become a friend of CCCS and find out where we are and ask questions for our expert counselors to answer and see tweets from the

INSIDE STORY HEADLINE

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

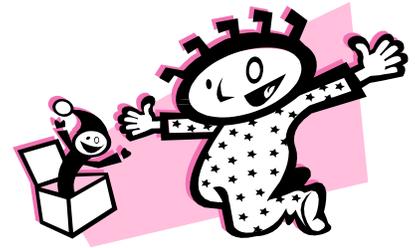
While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of

upcoming events or a special offer that promotes a new product.

You can also research articles or find "filler" articles by accessing the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you're finished writing your newsletter, convert it to a



Caption describing picture or graphic.

Web site and post it.

"To catch the reader's attention, place an interesting sentence or quote from the story here."

INSIDE STORY HEADLINE

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

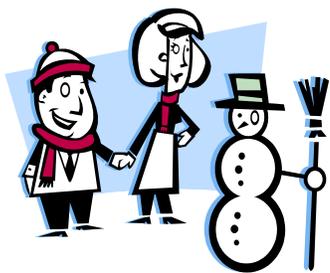
You may also want to note business or economic trends, or make predictions for

your customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or improvements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a column that is

updated every issue, for instance, an advice column, a book review, a letter from the president, or an editorial. You can also profile new employees or top customers or vendors.



Caption describing picture or graphic.

INSIDE STORY HEADLINE

This story can fit 75-125 words.

Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you're trying to convey. Avoid selecting images that

appear to be out of context.

Microsoft Publisher includes thousands of clip art images from which you can choose and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the

article. Be sure to place the caption of the image near the image.

INSIDE STORY HEADLINE

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of

upcoming events or a special offer that promotes a new product.

You can also research articles or find "filler" articles by accessing the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you're finished writing your newsletter, convert it to a



Caption describing picture or graphic.

Web site and post it.

INSIDE STORY HEADLINE

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

You may also want to note business or economic trends, or make predictions for your customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or improvements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a column that is updated every issue, for instance, an advice column, a book review, a letter from the president, or an editorial. You can

also profile new employees or top customers or vendors.

"To catch the reader's attention, place an interesting sentence or quote from the story here."



Caption describing picture or graphic.

INSIDE STORY HEADLINE

This story can fit 75-125 words.

Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you're trying to convey.

Avoid selecting images that appear to be out of context.

Microsoft Publisher includes thousands of clip art images from which you can choose and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the article. Be sure to place the caption of the image near the image.



Consumer Credit Counseling Service

Your business tag line here.

Primary Business Address
Your Address Line 2
Your Address Line 3
Your Address Line 4

Phone: 555-555-5555
Fax: 555-555-5555
E-mail: someone@example.com

This would be a good place to insert a short paragraph about your organization. It might include the purpose of the organization, its mission, founding date, and a brief history. You could also include a brief list of the types of products, services, or programs your organization offers, the geographic area covered (for example, western U.S. or European markets), and a profile of the types of customers or members served. It would also be useful to include a contact name for readers who want more information about the organization.

WE'RE ON THE WEB!
EXAMPLE.COM

BACK PAGE STORY HEADLINE

This story can fit 175-225 words.

If your newsletter is folded and mailed, this story will appear on the back. So, it's a good idea to make it easy to read at a glance.

A question and answer session is a good way to quickly capture the attention of readers. You can either compile questions that you've received since the last edition or you can summarize some generic questions that are frequently asked about your organization.

A listing of names and titles of managers in your organization is a good way to

give your newsletter a personal touch. If your organization is small, you may want to list the names of all employees.

If you have any prices of standard products or services, you can include a listing of those here. You may want to refer your readers to any other forms of communication that you've created for your organization.

You can also use this space to remind readers to mark their calendars for a regular event, such as a breakfast meeting for vendors every third Tuesday of the month, or a biannual charity auction.



Caption describing picture or graphic.

If space is available, this is a good place to insert a clip art image or some other graphic.