

# PERSONAL FINANCE NEWSLETTER



## Make Your Money Count with Experiential Gifts

By Carol Church

The holiday season is approaching quickly. The average American spends more than \$1,000 on holiday gifts, according to a recent survey, and over 50% admit that they're likely to go into debt over holiday spending. Many of us do work hard to economize on gifts, but with lots of people to buy for and the ever-present pressure to create holiday magic, it can be hard to be sensible about the amount we spend.

Yet how many gifts are truly thought about long after the boxes and wrapping paper are just a memory? For some of us, the credit card may "remember" the gifts a lot longer than family members do! While it's understandable to want to make others happy at the holidays, are the gifts we purchase worth the hard-earned cash we spend? [Read more here.](#)

## In Search of CEUs?

Many of our webinar participants use the final weeks of the year and time away from work to catch up on watching webinar recordings and earning CEUs. Our Virtual Learning Event, which was held in June this year, focused on the soft skills that help financial professionals communicate effectively with clients. [Find the recordings and details for earning up to 4.5 CEUs for AFC-credentialed participants here.](#)

## Welcome!

As the year comes to a close, it's time once again for our annual review of the financial trends, hot topics and events that shaped financial news this year. On December 18, facilitator Dr. Barbara O'Neill will cover key findings from 2018 personal finance research studies, government data, financial events, products, trends, legislation, and policies. Dr. O'Neill will lead discussions on new and revised financial education resources and offer a preview of expected 2019 personal finance changes. This webinar is approved for 1.5 CEUs for AFCs and CPFCs. [RSVP for 2018 Personal Finance Year in Review here.](#)

## Mark Your Calendar!

**DEC. 2018 Personal Finance Year in Review**  
18

**JAN. Tax Cuts & Jobs Act of 2017**  
15

**FEB. Dispelling the Myth of the VA Home Loan**  
12

**MAR. Landlord-Tenant Protections for Military Members**  
12

**APR. RAND Report - Enhancing Family Stability During a Permanent Change of Station**  
02