



Hello,

*Happy holidays!*

Most of us don't have a lot of time to think about our finances in December but ***taking a few minutes to think through holiday spending can save an incredible amount of time and money.*** If we don't have the cash on hand to purchase gifts, the giving of gifts quickly becomes stressful.

To ease this stress, take a few minutes to brainstorm your holiday budget. Below is a budget worksheet and some ideas on how to prepare.

[Holiday Spending Budget Spreadsheet](#)

[Seven Steps to Financially Prepare Yourself for the Holidays](#)

Webinar: [Spread Joy and Save Money: Make it a Happy and Financially Healthy Season](#)

Hopefully these resources got your creative juices flowing!

Consider other thoughtful "gifts" that give your time or a skill, rather than a material item that costs money. When you do buy gifts, ***celebrate each savings win.*** Make it a game to see how much you can save on each item you purchase or by each outside the box gift that you give.

"Wow! I was able to get my daughter a \$50 necklace for \$15!"

“Offering to house sit when my sister leaves town in January saves her \$150 and it did not cost me any money!”

When we are busy, there are also some holiday pitfalls to avoid:

- Many stores offer Store Credit cards. Though there are some pros to these cards there are some significant CONS to these cards. Be sure to do some research before agreeing to it! For example, many “0 interest” store offers are actually deferred interest promotions. Here are some other things to consider: [What to Know About Store Credit Cards](#)
- Unfortunately, Identity Theft continues to rise. Here are some tips to [Protecting Yourself From Holiday Identity Theft](#)

***We hope that you have an amazing December!***

***Remember, some of the best memories come when our “perfect plans” fall apart!***

## **Holiday Hours Effecting your Impact Loan**

With the upcoming national holidays, we want you to be aware of our business and banking closures. These closures can delay when your monthly payments are deducted from your account as well as our response time to your phone and email inquiries. *In addition to* the specific closures listed below, **during the week of December 26-January 2, response times will likely be at least two days** so please plan accordingly and submit any specific inquiries no later than Wednesday, December 21, 2022.

**The CIF office and banks will be closed on the observation date listed below:**

*Christmas Day:* Observed Monday, Dec. 26 (Business resumes Tuesday, Dec. 27)

*New Year’s Day:* Observed Monday, Jan. 2 (Business resumes Tuesday, Jan. 3)

As a reminder, CIF’s regular business hours are Monday-Friday, 8am - 3pm MT. We are closed on weekends. If you would like to change the date on which your payment is automatically deducted from your account, you must email us at least *five days* in advance of your currently scheduled date.

Questions? Contact [loans@communityimpactfund.org](mailto:loans@communityimpactfund.org).

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If you would like to take advantage of the free coaching session with GreenPath, their number is 877-337-3399. Let them know that you were referred by the Community Impact Fund (CIF).

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Over the next few months the Community Impact Fund will be sending you emails to support you in your financial journey. We are here to be a resource for you at any time! For questions or support, email us at [loans@communityimpactfund.org](mailto:loans@communityimpactfund.org)



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