## The Reynolds FAN

Holiday 2021 Edition

The holidays can have many additional expenses that can surprisingly add up. Do you have a plan for how much you want to spend before you go shopping? Click the link for a guide from AmericaSaves.org to help you plan for expenses this season so that you don't end up overspending!

Holiday Saving & Spending Plan

## **Helpful Hints to Consider:**

- Decorate using items you already have or get creative with homemade decorations like paper chain or popcorn garland.
- Keep holiday meals simple. Ask guests to bring a dish to share.
- Suggest a gift exchange where everyone draws a name versus buying gifts for everyone.
- Consider homemade gifts like a special photograph, home-baked goods, the gift of time spent together, or a "coupon" for spending a future day together with a special activity.

\*\*If you are using a credit card for your holiday expenses, be sure to remember what this time of the year is really about (hint: it's not about going into debt).\*\*



Happy Holidays to you and your loved ones. Have a safe and peaceful break and we look forward to continuing to help you achieve your goals this spring, and always!

The Reynolds Financial Aid
Team.

Pont forget to renew your FAFSA for 22-23. Renewing is easy! Those who renew by the priority deadline of April 15th, 2022 stand the best chance of receiving need-based state grant aid. Renew now at studentaid.gov or through the myStudentAid mobile app.

The Reynolds Common
Scholarship Application opens
on December 1st for 22-23. Be
sure to apply by clicking here
to see if you are eligible for
scholarship funds next
academic year!