



How to Enjoy the Holidays and Not Go Broke

Many of us will be separated from relatives over these pandemic holidays. And it will be tempting to spend too much and mail expensive gifts, thinking you'll make up for it in reduced travel and entertaining costs. But it is all too easy to overcompensate in spending because you miss your loved ones! Assuming \$1,000 on a credit card with a 16% interest rate and \$25 monthly payments, this year's gifts would take almost 5 years to pay off. Ouch. Before you start shopping online or heading to the mall, take a few minutes **to log on to the MAP website and check out the personal finance tools** you have at your fingertips.

Click on the Personal Finance and Education Center tile. You will find hundreds of tools to help make the best financial choices. Also, click on **Lifestyle Savings Benefits.** You'll find savings available on thousands of products and services ranging from clothing to food items and entertainment. Plus, if you click on the **Training Center** and go to **"New and Improved Trainings"**, you'll find dozens of budget and personal finance video trainings.



Personal Finance & Education Center



Lifestyle Savings Benefit

And to really get your budget under control, call and **schedule a coaching session** or two with one of our Certified Personal Finance Coaches. They all have the know how to help you get through the holidays and remain solvent.

And remember, this has been a year of reinventing the way we've always done things.

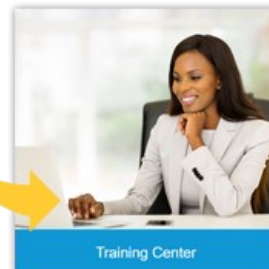
Instead of store-bought gifts, why not get creative? Take the time to write good memories in a letter or a card, accompanied by framed copies of favorite photos. Send homemade gifts, special recipes, or a homemade CD of music with memories. Be practical. Send gift certificates for local grocers, restaurants, or shops. And here's an inexpensive gift idea: Forgive and forget. The holidays are a great time to free yourself from the burden of old resentments, quarrels and grudges. Reach out to someone to make it happen.

Learn Something New with Our New E-Learning Topics!

We just added nearly 100 new trainings to our vast library of more than 8,000+ online E-Learning courses and trainings. Simply login at www.theEAP.com/Union-AP, click the **"Training Center"** icon and choose the **"New & Improved Trainings"** icon.

Here's a quick sampling of what's new:

- **10** 4-Minute Workplace Workouts that you can do at your work station.
- **18** Leadership Essential trainings on various aspects of managing remote workers and teams.
- **5** new trainings on Personal Financial Health from budgeting tips to debt payment plans.
- **13** trainings on mastering Emails, from formatting and content to proofing and security.
- **20+** trainings on personal & career development to help you reach your goals.



Training Center

**New
& Improved
Trainings!**

Business Skills • HR Compliance
Workplace Safety • Sales & Service
Leadership • Software • and more!

Caregiver Support

Are you one of the 44 million Americans who provide care for a family member, friend or neighbor? Your MAP can help. Login to your Member website to choose Caregiver services, or use the Search or the Locator features to access services in your area, **including:**

- Adult and child daycare
- Senior centers
- Nursing homes
- Assisted living facilities
- In-home services
- Geriatric care facilities
- Transportation assistance

Saying Thanks

Holidays are a time for thankfulness - a great time to reach out to a neighbor, a nurse, a doctor, a teacher, or the person who delivers your mail to let them know how much you appreciate them. A simple card is a nice way to do that.

