



OCTOBER 2015

New Infographic Offers Tips to Avoid Overspending

The holiday season is nearly upon us, which means it will soon be time to decide how much you can afford to spend on gifts, food, and entertainment. GreenPath recently released an infographic showing how the average American overspends, highlighting areas such as beverages, food, gifts and entertaining. (It is available for review and free download at www.greenpath.com/gfw-infographics.)

“A simple rule worth repeating is to spend less than you earn,” said **Donna McNeill**, GreenPath chief operating officer. “It sounds like a no brainer, but the average person spends \$1.33 for every dollar earned. It can take discipline and practice to reduce spending.”

The infographic points out how Americans spend nearly \$800 a year on gifts. “We remind consumers that it’s best to set a budget and use cash when possible,” said McNeill. “Now is the time to start looking for bargains online and in-store. More retailers are starting their holiday deals early this season.”

In addition, the infographic explores how a daily stop at the coffee shop can end up costing you more than \$1,000 a year. “Coffee remains a leading beverage in America,” McNeill said. “It’s a way to save money if you can start to change your habit.”

The infographic lists other leading spending decisions like food, apparel, vacations and more. “We want to make sure consumers are aware that they have saving opportunities,” said McNeill. “It is our hope that these illustrations will inspire folks to spend a little less and prepare for a great holiday.”

To download the entire infographic, please log on to www.greenpath.com/gfw-infographics.



GreenPath's Top Five Blog Articles of 2015 (So Far)

From groceries to car buying, we have covered a lot of topics this year on our "Write on the Money" blog page. Here are the five most popular blog posts for the first half of 2015. Visit our GreenPath blog page at www.greenpath.com/gfw-blog.

1. Before Hitting the Grocery Store, Learn Some New Money Habits - March 6

Grocery shopping is a good place to start when trying to keep monthly expenses under control. Here are a few good habits that you can start to implement right away.

2. Ten Money Tips for Grads, Before they Hit the Interview Office - May 8

Recent college graduates face new challenges and responsibilities, ranging from landing that first job to preparing to start paying off their student loans.

3. How To Check Your Annual Credit Report (guest blogger Beverly Harzog) - January 23

You're entitled to a free annual credit report from each credit bureau every 12 months. So be sure to check your credit on a regular basis.

4. Thinking about splurging on a summer vacation with your tax refund? - April 6

GreenPath counselor Kathryn Bossler discusses the pros and cons of using your refund for a vacation getaway:

5. The Car Buying Process in Seven Steps - January 9

Thinking about buying a new or used car? Be sure to read this article.

See the entire list and other blog posts by logging on to www.greenpath.com/gfw-blog.

Webinar Wednesdays in October

GreenPath will host two webinars in October. These hour-long, online programs are taught by GreenPath education specialists. The webinars are always free and informative without a sales pitch. There's also plenty of time for Q&A at the end of the program.

Teaching Kids Financial Responsibility – Wednesday, Oct. 7 at noon ET

It's never too early to start teaching your kids the basics of finances. And since most school curriculums are lacking in this area, it's important to get started at home. This webinar will provide practical tips on how to incorporate valuable lessons about money into everyday life with your children.

How to Deal With Your Debt – Wednesday, October 21 at noon ET

When it comes to debt, there are so many options and opinions as to how to handle it! Pay off big debt first? Or pay down the highest interest rates first? Join us for this popular webinar and learn about various debt repayment options. You will also learn about how much debt is too much, communicating with creditors and how to avoid debt problems in the future.

To sign-up for any of these personal finance webinars, log on to www.greenpath.com/gfw-webinars.

GreenPath Reviews on ConsumerAffairs.com

If GreenPath has helped you, consider sharing your story on *ConsumerAffairs.com*. Here's a recent submission:

Clarence said: *"I'm very satisfied with GreenPath Debt Solutions...Everybody I talked to was in a good mood and helpful. They lowered my interest rates, one of them went to zero and one of them went to 2%. It finally helped me to get the credit cards paid off because it would've taken me over 20 years to pay — in less than five years."*

Log on to www.consumeraffairs.com/debt_counsel/greenpath.html to tell us your story! So far, more than 150 clients have shared their experience!

