



How to Stay on Track With Holiday Spending

Create a Budget & Shopping List

Make a list and decide how much you can afford to spend this year. Allocate who you need to buy for and how much you want to spend on each person. Don't forget to take it along on shopping outings!

Use Cash Instead of Cards

Pay with cash rather than a credit card. Holiday expenses can add up quickly — and paying with cash makes it much easier to visibly track your expenses, while a card is easy to swipe time after time.

Shop Online

Do your shopping online and take advantage of exclusive discounts and sales. Don't forget to factor in shipping costs, but also recognize you're saving yourself time and gas money by shopping from home.

Gift Exchange Plan

Consider a secret Santa exchange, where you put names in a hat, with each person drawing one to determine who they buy their gift for. For big families, this can mean big savings!

Purchase Gifts as a Group

Try out group gifts and have several friends or family members go in on one gift versus buying separately. This will save money and allow you to give the recipient that one big gift they really want.

Don't Wait Until the Last Minute

Start early to give yourself time for comparison shopping. Not only does this curb impulse buying, starting early can also result in lower shipping costs, which typically increase as the holidays approach.

DIY Gifts

Make your gifts. From cooking to craft-making, making your own gifts is considerate and affordable. If you're not creative, offer your time for anything ranging from babysitting to helping with home repairs.

Make Travel Plans in Advance

Book travel plans in advance as tickets by plane, train, or bus typically tend to increase during the holiday season. If you know you'll be traveling, keep an eye out for deals and discounts.

Plan Ahead for Next Year

Buy holiday supplies early including wrapping paper, holiday cards, and decorations. Right after the holidays have ended, in particular, is a prime time to find these items at their cheapest prices.

Start Saving Early

Start a holiday fund starting in January each year. It never hurts to start stocking away a little extra money throughout the year to ensure you won't go over budget in your holiday spending.

WE KNOW YOU'VE BEEN WAITING!

Make your season brighter with a holiday loan from Maple! We will open for applications on November 1. Watch our website and Facebook page for more details!

UPCOMING HOLIDAY CLOSINGS

Columbus Day: October 11

Veterans Day: November 11

Thanksgiving: Closed Nov 25,
Closing at 12pm on Nov 26

Christmas: December 24-25

New Year's: December 31

“Thank you so much to Kelly and Chase for going above and beyond to get me in my vehicle! The dealership was giving them and I a headache, but they made sure to do whatever was possible to assist me! Kudos for their patience.”

— Loyal Maple Member



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**GO
NOW!**

LARC ANNUAL RAFFLE

\$10 Per Ticket

EARLY BIRD DRAWING ON OCT. 22: \$1,500 Cash

MAIN PRIZES DRAWN ON DEC. 23:

Grand Prize: Nissan Versa (Donated by Giles)

1st Prize: Cruise for Two (Donated by Travel Machine)

2nd Prize: Zero Turn Mower Club Cadet
Ultima Zt1 50 in. (Donated by Stine)

The **final drawing** will be held under the Main Pavillion during Noel Acadien au Village on **Thursday, Dec. 23, at 9pm.**

Buy tickets at either branch!

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bayou in all of Louisiana?

Bayou Self!



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