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FINANCIAL

Avoiding Financial Self-Sabotage this Holiday Season

Hello Rebecca,

Although Canada had Thanksgiving over a month ago, you'd have to be hiding under a rock not to know that Americans are having theirs this week, given that Black Friday, the day after, marks the traditional start of the holiday shopping season in the USA. You used to have to physically cross the border to take advantage of its many discounts, but certainly not anymore.

Whether or not you take advantage of Black Friday sales, with December less than a week away, the need to at least begin thinking about holiday shopping can't be avoided. But though Black Friday is a great day for retailers, for some, it is the beginning of a month-long shopping extravaganza, during which financial self-discipline gives way to a plethora of unnecessary credit-card purchases, leading to a depressing hangover of debt and regret.

To avoid ending up in such circumstances, consider the recommendations in the accompanying article from the Toronto Star to take control of your spending. They'll help you avoid the all-too-common holiday financial self-sabotage that keeps retailers in the profitable black—but leaves you in the regretful red.



Kevin Giffin

Certified Financial Planner

Full Circle Financial

Thoughtful Wealth Management Starts with a Conversation

Office : [\(416\) 341-7901](tel:(416)341-7901)

Cellular : [\(416\) 708 - 6229](tel:(416)708-6229)

kgiffin@fullcirclefinancial.ca

www.fullcirclefinancial.ca/



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54 Great Oak Drive - Toronto, Ontario - M9A 1N2

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