



**FULLCIRCLE**  
FINANCIAL

## Only 5 paycheques 'till Dec. 25 — start budgeting now

Hello Rebecca,

Shocking, isn't it?

While many are only getting started planning for what spooky creature they'll dress up as for Halloween this year, what's more frightening for the cost-conscious is that there are only 5 paycheques left before the holidays.

As inflation takes a bite and economic uncertainty brews on the horizon, how can you get through the next 10 weeks without blowing your budget or going into debt?

The Wall Street Journal article below has some helpful tips for you on how to budget and thrive through the remainder of 2022 — without inflation upending your spending plans. Be sure to check it out along with these other articles of interest from the financial world this week.

As always, I'm here for guidance and support with more personalized strategies tailored to fit your goals. Reach out with any questions you have. I'd love to hear from you.



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*Thoughtful Wealth Management Starts with a Conversation*

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## How to Make—and Stick to—a Holiday Budget

Oct. 11, 2022



Enjoy this holiday season without letting inflation upend your spending plans

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## Investors, don't succumb to the 'cardinal sin' of panic selling

Oct. 11, 2022



Yes, the signs of stress are spreading across the global financial system at an alarming rate....

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## Tempted to Time the Market? Look at These Charts First

Sept. 28, 2022



Emotional reactions and rising volatility can be a bad mix when it comes to financial health.

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## Three ways to take control and get more mindful about your money

Oct. 11, 2022



The rising cost of living may be out of your control but how you manage your personal finances is...

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## Encouraging signs for investors lie ahead despite all the doom and gloom

Oct. 11, 2022



The probabilities point to a win for those betting on the house rather than persistently against it.

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## The Internet Is Making You a Worse Investor

Oct. 11, 2022



How the "Google effect" affects retirement — it's not very promising.

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