Don’t Let Finances Turn You into a Grinch this Holiday Season.

The holidays are upon us, and with it comes the financial stress of the season. While we should be falling asleep with sugarplum fairies dancing in our heads, the thought of paying for presents or planning a family vacation could be keeping us up at night instead. Finances can turn the most wonderful time of year into a stress-filled nightmare. Maybe the Grinch had a point?

But there are ways to turn those bah humbugs into jingle bells! All you need is a little budgeting, some planning (beginning today), and resources from Rio Grande Credit Union (RGCU)!

Here are some ways to keep yourself from becoming a (stress induced) grinch this holiday season.

Financial Coaching for the Season.
‘Tis the season to start holiday budgeting and saving, and you don’t have to do it alone. RGCU members have access to 1-on-1 free financial coaching. Our certified coaches can help with a variety of money management issues, budgeting, credit scores, and planning for the future.


Believe in the Magic of RGCU Rewards.
Do you know what makes great presents for friends and extended family? Gift-cards! If you’ve been using your RGCU Debit or Credit card all year, chances are you’ve earned plenty of points. Now’s the time to redeem those points for gift-cards, merchandise, travel, and even cash back! RGCU Rewards is a fantastic way to help with gift giving during the holidays.


HELOC for Your Holidays.
A HELOC (Home Equity Line of Credit) can help you mitigate the extra spending you’ll do in the next couple of months. HELOCs are great for consolidating debt to free up some spending money for gifts, and funding DIY projects to prepare your house for guests.


Winter (or Summer) Vacation Club Accounts.
Do you want to get out of Dodge for the holidays? Or maybe start planning your next summer adventure? Now’s the time to start saving! An RGCU Vacation Club Savings Account is tailored for your next getaway. Open your account and have funds deposited automatically. Then, when you’re ready for your vacation, the money will be there for you! You can also get a jump start saving for next holiday season with RGCU’s Christmas Club Account.

The philosophy of people helping people has always been at the heart of RGCU. We know how important it is to show care and support for our community. Your concerns and dreams are ours, too. After all, Teamwork Makes the Dream Work! Here are some highlights from a few recent projects:

**BACK-TO-SCHOOL SMILES.**
Thank you to all members and employees who filled out a Smile Card. We received over 700 Smile Cards, and – because of this – we were able to donate $3,500 to the Albuquerque Public Schools Clothing Bank / Supply Barn.

**BUILDING INDEPENDENCE FOR THOSE IN NEED**
RGCU team members volunteered their time to help build and install a ramp with NM Ramp Project. Their vision is a future where no New Mexican lacks safe access because of financial limitations.

**SAN FELIPE DE NERI FIESTAS**
RGCU and other volunteers helped serve over 2,200 hamburgers at San Felipe de Neri Fiestas in Old Town to help support local Catholic Parishes. We appreciate everyone who came out and showed off their giving spirit!