Fabiano Brothers
Established 1885

Safety & Wellness on the GO!

Topic Date: November 14, 2026

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Topic # 45



The holidays are a time to *give*, *celebrate* and *spend time* with the people who matter most.
A little planning now can help you stay on budget, reduce stress and start the new year on solid financial footing.

SIMPLE WAYS TO KEEP HOLIDAY SPENDING IN CHECK

SET A SPENDING LIMIT
Decide what you can afford before you start shopping.

MAKE A GIFT LIST
Plan your purchases and stick to it to avoid impulse buys.

WATCH THOSE CREDIT CARDS
Remember that interest can make holiday purchases more expensive later.

DON'T FORGET EVERYDAY BILLS
Keep essential expenses like housing, utilities and transportation a priority.

START SMALL, SAVE MORE
Meaningful holiday celebrations don't have to be expensive.

REMEMBER:

- Plan ahead and be intentional with your spending.
- Focus on what matters most to you and your family.
- Keep your finances in balance to reduce holiday stress.

Ulliance
Enhancing People. Improving Business.

800.448.8326
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Need support or feeling holiday stress?

Your Employee Assistance Program (EAP) with Ulliance is here to help — including support for financial concerns, stress management and overall well-being.

HOW TO LOG IN:

1. Go to **LifeAdvisor.com**
2. In the Login boxes, enter:
   - Box 1 = Fabiano Brothers
   - Box 2 = Michigan or Wisconsin

Plan Smart. Spend Wisely. Enjoy the Season!