

MONEY'S WORTH

for TFCU Members | December 2025



Saving money on groceries this holiday season

During the holiday season, many families look for ways to stretch their grocery budgets without sacrificing quality or tradition. Rising food prices and seasonal gatherings can make overspending easy, but these smart shopping tips can help you to still enjoy your favorite holiday meals while sticking to a budget.

Make a plan and stick to it. Planning meals ahead of time helps avoid impulse purchases and ensures you only buy what you need for family dinners, potlucks and celebrations. Review what you already have in your pantry before heading to the store and plan dishes that include those ingredients to reduce waste and expense.

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Shop smart and find the best deals. Compare prices between stores or check online for discounts on holiday staples. Farmers markets, bulk retailers, coupons and digital savings tools can also help stretch your budget during a season when food costs rise. Even so, while you should be regularly checking for new deals, it's important to stick to your shopping list to avoid buying more than you need.

Prep ahead of time. Once your groceries make it home, prepping a few dishes in advance may allow you to save money, time and stress later in the week. Preparing sides or desserts early may also help you to avoid any last-minute takeout orders when the holiday rush sets in.

Be intentional and avoid waste. Even small efforts like growing herbs for holiday recipes or using leftovers creatively can save time and money and reduce waste this season.

Being more intentional about grocery shopping can help you enjoy the holiday season without overspending so you can host memorable celebrations, stay on budget and start off the new year with stronger money habits. ■

Article by Jessica Teszlewicz,
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TFCU events

Holiday closing: December 24, 2025

TFCU branches and contact center will close at 12 p.m. on Wednesday, December 24, 2025.

Holiday closing: December 25, 2025

TFCU branches will be closed for the holiday on Thursday, December 25, 2025.

Holiday closing: January 1, 2026

TFCU branches will be closed for New Year's Day on Thursday, January 1, 2026.

Drop-in financial coaching: January 16, 2026

Midwest City branch, 6501 Tinker Diagonal |
9 a.m. - 5 p.m.

Meet TFCU's Member Solutions team for free, one-on-one financial counseling sessions.

Planning your future when aging independently

If you expect to manage your retirement independently, planning early can help you remain in control of your decisions and build a support network that complements your lifestyle. With a little preparation, you can help ensure your future reflects your wishes, protects your finances and gives you reassurance. Here's what to do:

Create a plan.

Retirement planning is more than saving money. A financial advisor can help you build a plan that supports your goals and prepares you for the journey ahead.

Build a support system.

Identify people or professionals you trust to act on your behalf if needed. Establishing this support system now helps ensure your wishes are known before a crisis happens.

Prepare for health care.

Advanced planning is essential. Consider tools, such as fall detection or care management services, and think about how you'll afford long-term care. Write down your medical and financial decisions and name someone you trust to carry them out if you are unable.

Stay connected.

Support is not only financial. It's important to stay engaged with others socially through hobbies, clubs, community groups or volunteer opportunities and other organizations that encourage connection and interaction.

Aging independently does not mean you are aging alone. With intentional planning, you can maintain control of your decisions, protect your finances and ensure you have a support system in place when you need it.

TFCU Financial Advisors

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Fraud alert

Think before you share.

TFCU will never call, text or send an email to ask for your username or password. If someone contacts you requesting this information and claiming to be from TFCU, end the conversation immediately.

It is fraudulent.



For locations, numbers and hours please visit **TinkerFCU.org**

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