MONEY'S WORTH

for TFCU Members | November 2026



Seasonal fun without breaking your budget

As the holidays approach, many families look for ways to spend quality time together. Between holiday shopping, travel and everyday expenses, it can feel like there's pressure to spend more than planned. With a little creativity and advanced planning, you can enjoy the season and stay on track with your financial goals.

Make a plan for seasonal fun. Just as you budget for groceries or gifts, set aside a specific amount for seasonal activities. Setting limits in advance helps you focus on what matters most and enjoy outings without wondering whether you'll be paying for them later.

Look for low-cost community activities. Fall festivals, outdoor events, community celebrations, library programs and local performances can offer entertainment at little or no cost. Check local event calendars and community organizations before buying tickets to expensive attractions.

Create meaningful experiences at home. Some of the most memorable traditions happen at home. Game nights, movie marathons, baking favorite recipes, holiday crafts, reading challenges and family talent shows create connection while keeping costs low.

Focus on experiences instead of spending. Research consistently shows that shared experiences often create more lasting memories than purchases. An evening walk, decorating together, volunteering as a family or sharing a favorite tradition often costs far less than you expect.

Watch for seasonal spending creep. A few extra outings, impulse purchases, convenience foods or last-minute activities may not seem like much on their own, but together they can strain a budget. Before committing, consider whether an activity fits your family's priorities and spending plan.

Start a tradition that fits your budget. The best family traditions aren't necessarily the most expensive. They're often the ones that bring people together year after year. A tradition built around gratitude, giving back, family time or shared experiences can grow in meaning without growing in cost.

The holidays should be about connection, not financial stress. By planning ahead, setting realistic limits and focusing on meaningful experiences, you can enjoy the season while protecting your financial well-being. ■

Article by Jessica Utterback,
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TFCU events

OKC TFCU/Perry Publishing turkey giveaway: November 5, 2026
1457 N.E. 23rd St., Oklahoma City, OK 73111
5 - 8 p.m.

Tulsa TFCU/Perry Publishing turkey giveaway: November 7, 2026
5001 N. Peoria Ave., Tulsa, OK 74126
10 a.m. - noon.

Holiday closing: November 11, 2026
TFCU branches will be closed in observance of Veterans Day.

Holiday closing: November 26, 2026
TFCU branches will be closed in observance of Thanksgiving Day.

2027 TFCU calendars
Calendars are available at all branches, or download a PDF version at TinkerFCU.org.

Prepare for tax season before year-end

As the year winds down, it's a good time to review your finances and explore strategies that may help reduce your tax burden.

Know where you stand. Effective year-end planning starts with a clear picture of your income, withholdings, investments and retirement savings. Reviewing your tax return, pay stubs and account statements can help you spot opportunities before year-end deadlines arrive.

Check your withholding. If you expect to owe taxes when you file, increasing your withholding now may help reduce potential penalties. If you expect a large refund, adjusting your withholding could give you more cash flow throughout the year.

Time your deductions and income. Depending on the tax bracket you expect to be in, it may make sense to accelerate deductions or defer income. Making charitable contributions, paying eligible medical expenses before year-end or postponing certain income may help improve your overall tax outcome.

Watch for the alternative minimum tax. If you're subject to the alternative minimum tax, take extra care. Some common tax-saving strategies may not provide the benefits you expect.

Make the most of retirement accounts. Retirement accounts can play a key role in tax planning. Maximizing contributions to employer-sponsored plans, traditional individual retirement accounts (IRAs) or Roth IRAs may offer valuable tax advantages now or in retirement.

Talk with a tax professional. Every taxpayer's situation is unique, so there's no one-size-fits-all approach. Reviewing your options before December 31 and consulting a qualified tax professional can help you take advantage of opportunities that align with your financial goals while avoiding unexpected tax consequences.

TFCU | Wealth Management

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405-737-0006 or TinkerFCU.org/WealthManagement

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TFCU
Tinker Federal Credit Union

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

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