



**America Saves Week is February 21 – February 28, 2010.**  
Go to [www.americasavesweek.org](http://www.americasavesweek.org) and learn how you and your organization can participate.

### **September 24th Chat on "Tips for Happy Holidays without the Financial Headache"**

The holiday season will be upon us before we know it and with it will come many messages about gifts giving and celebrating. However, too many Americans have regrets when the bills come in the January mail. Please join us for our upcoming chat about ways in which families can plan for the holidays in advance so that they can enjoy themselves without the headache in January. The chat is scheduled for September 24<sup>th</sup> from 11AM-Noon Eastern Time. You can access the chat at <http://connect.extension.iastate.edu/managingmoney>.

Our panel of experts including Megan O'Neil-Haight, University of Maryland; Laura Royer, Osceola County Extension, and Alicia B. Betancourt, Monroe County Extension. Your moderator will be Dr. Michael Gutter, University of Florida.

Their bios are at [http://cop.extension.org/wiki/Tips\\_for\\_Happy\\_Holidays\\_without\\_Financial\\_Hangover](http://cop.extension.org/wiki/Tips_for_Happy_Holidays_without_Financial_Hangover). You should also be able to access them at [http://www.extension.org/pages/Personal\\_Finance\\_Chats](http://www.extension.org/pages/Personal_Finance_Chats).

You are encouraged to invite families, partners, or others you may be working with or that you have in your classes to attend and ask questions.

As a reminder, these chat sessions are text only, there is no audio feed. If you are unable to attend, the chat record will be posted as soon as possible following the chat. You may email Michael Gutter [msgutter@ufl.edu](mailto:msgutter@ufl.edu) to be notified when the chat record is posted.