

Giving Pact

Friends, Family, & Loved Ones:

This holiday season I would like to invite you to participate in a gift pact with me. I got this idea from The Culture of Money GiveSavings Campaign.

The Give Savings Campaign is designed to encourage people to reduce spending and increase savings during the Christmas and Kwanzaa season. That way, we not only avoid the crowds and hassle of holiday shopping, but also give our loved ones something that can truly benefit them and their futures.

There are different gift pacts to choose from, including no gifts, limited gifts, or normal gift-giving just like in the past.

Please let me know which pact you would prefer:

- No gift.
- Just a holiday card.
- Gift certificate to grocery store or other necessary expense.
- Gift with a maximum value of \$_____.
- Gift-giving as normal – just like previous years.

Whatever you decide, I look forward to celebrating another Christmas and Kwanzaa season with you.

Thank you!



#GiveSavings



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