

Staying Connected

For the Alumni of the ECCB's Savings and Investments Course

YOUR FINANCESYOUR FUTURE

YOUR FINANCIAL NEWS

Merry Christmas And A Prosperous New Year

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May you make choices that do not wreck or ravage your finances!

May you never give up when life's challenges make you pause in your tracks!

May you give yourself the opportunity to forge ahead successfully!

May you discover the power inside you to prosper and create wealth!

You are in line to becoming financially fit and prosperous in 2011.

May you discover a future that is financially healthy!

May you be motivated to set and achieve your financial goals !

You deserve it. Accept nothing less!

The more we "become conscious observers of our lives, more awakened, more aware" everything becomes infinitely possible.

Debreena Jackson Gandy
Author and Life Coach

2011 Must Do List

Take 10 minutes each day to reflect on the financial choices you have made and identify areas where you could have made better choices as well as those choices that were right on the money.

Make a plan that will strengthen your finances and protect and enhance your way of life.

Schedule an appointment with your doctor for a complete medical check up.

Pen your financial goals and discuss them with your family members.

Reach out to those in need in your community.

Christmas Décor Without BREAKING the Bank

Creative no-cost or low-cost designs

Mention Christmas decor and one immediately thinks of imported Christmas trees, glitter and glam. All of which can cost you a pretty penny, leaving you less than merry when all the festivities are over.

Well let me let you in on a little secret... It is possible to have Christmas Glam without body slamming your wallet. Consider these ideas:

Mini Christmas Tree au natural

STEP 1 - Cut the branch from a tree and place it in a container filled with soil. Cover the container with a pretty skirt that reflects the season.



Step 2- Decorate your mini tree with decorations from previous years and voilà ... A unique Christmas tree that can brighten up your home and create a conversation piece for all who stop by.



If you can't find a pretty branch, try using an old Christmas wreath.



Putting Out Your Silver For Dinner

Need to fancy up your dining table for that Christmas Feast? Consider using grass and natural flowers to create an eye catching pièce de résistance

STEP 1- Look around your area for long grass. Cut as many as you need.



Step 2– Spray the grass using one can of silver spray paint and leave for five days to dry. Remember to spray in a well ventilated area, preferably out-doors and wear a mask and long sleeve clothes. You can also choose to keep the grass as is, i.e. with the natural colour.

Step 3- Place in a glass vase and decorate the top of the vase with local flowers.



The foregoing design was created for one of the ECCB Savings and Investments course graduation ceremonies.

Winter Wonderland

Are you dreaming about a white Christmas while basking in the lovely sunshine in the Tropics? Well, get some styrofoam and let it snow, let it snow, let it snow.

STEP 1- Grate styrofoam to create faux snow flakes.

STEP 2- Place your faux snow flakes at the bottom of a glass vase and then place long twigs in the vase. Sit back and enjoy your winter wonderland.

Ice Sculpture Centrepiece

Who says you need to be an artist to create an ice sculpture. With a little help you can create a cool spectacle using a plastic bottle/container or a balloon, cut lemons or flowers and water.



STEP 1- Insert flower petals, slices of limes, herbs or twigs into a balloon, disposable plastic water bottle or plastic container. A dried rose is also perfect for this.

STEP 2- Fill the balloon or plastic water bottle with water, cover (or tie if it is a balloon) and freeze for 24-48 hours. You can

also twist the water-filled balloon into shapes and tie before freezing.

STEP 3- Cut away the balloon/plastic bottle; or pour water over the plastic container to obtain your ice designs.

STEP 4- Cover a large platter with fabric and assemble your one-of-a-kind ice sculpture. *SLW*



What Kept Us Talking In 2010?

November

- How to Curb Your Urge to Splurge
- Rich Dad Poor Dad - The Book That Will Change Your Money Mindset
- The Art of Selling

October

- Financial Information Month—Make Your Dreams a Reality...Save and Invest Wisely

September

- How the Legislative and Regulatory Environment in the Insurance Sector Can Be Strengthened and Improved
- What You Need to know Before You Invest

August

- From Dreams to Destiny—The Mindset of an Entrepreneur
- Can the Government be the Spender of Last Resort in Small Island Developing States

July

- Challenges in Operating a Small Business and Lessons in Overcoming Them
- Preparing for a Layoff

June

- Governor Venner's report on the Performance of the ECCB April 2009- March 2010
- Talk to Your Children About Money
- Personal Financial Stocktaking

May

- How Liquid Are You?
- Save, Susan. Save, Susan-The Consequences of unwise spending and unmanageable debts

April

- One Hand Can't Clap
- Broken—The Financial Implications of Divorce
- Get Financially Fit

March

- The ECCU Economy at the Crossroads
- The Financial Implications of Divorce
- Get Financially Fit

February

- Avoiding Financial Scams
- How To Market Yourself in a Tight Job Market
- Exit the Spending Highway

January

- 2009 ECCU Economic Review
- Investing in Real Estate

Preparing for Uncertainty

Your Personal Adversity Checklist

The year 2010 was certainly a challenging one— **Financial Scams; Financial Collapses; Financial and Economic Crisis, Job Losses and Personal Financial Crises**. One thing that is certain is uncertainty, and since we have no idea what 2011 will look like we have put together a **Sample Personal Adversity Checklist Template** to help you be better prepared for some of the unexpected adverse events that 2011 may bring.

Uncertainty is in your future.

The Universe Guarantees this.

SAMPLE ADVERSITY CHECKLIST

What can go wrong?	How can you prevent and/or mitigate the adverse impact?
<p>Job Loss</p>	<ul style="list-style-type: none"> • To avoid obsolescence and promote career growth, individuals must keep abreast of the technological and skill changes influencing the job market and actively pursue career training and skills development in those areas. Ask yourself, “what are the skills sets needed for the future considering the technological, geographical, political, economic, demographic and social changes that are evolving?” • Networking can also greatly enhance your career possibilities and potential. • Have at a minimum or 3-6 months savings based on monthly living expenses and other financial obligations.
<p>Sickness</p>	<ul style="list-style-type: none"> • Secure insurance that covers you for accident and sickness. While insurance cannot prevent you from getting sick or having an accident, it can cushion the financial impact. • Get regular medical check-ups. Prevention is better than cure. • *Know your health numbers: <ul style="list-style-type: none"> • Cholesterol: Less than 100 mg/dl LDL, or bad cholesterol (the type that clogs your arteries) and 60 mg/dl or more of HDL or good cholesterol (the kind that protects against heart disease).

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<p>Sickness Cont'd</p>	<ul style="list-style-type: none"> • *Know your health numbers cont'd: <ul style="list-style-type: none"> • Cholesterol: Goal - Less than 100 mg/dl LDL, or bad cholesterol (the type that clogs your arteries) and 60 mg/dl or more of HDL or good cholesterol (the kind that protects against heart disease). • Your Blood Pressure: Goal - Less than 120/80 mm Hg. Limit the amount of salt you ingest. • Your Blood Sugar: Goal - A fasting blood glucose level that is lower than 126 mg/dl on two separate occasions to avoid diabetes. <p style="text-align: right;">*Know Your Health Numbers - Source– Essence May 2010</p>
<p>Property Damage</p>	<ul style="list-style-type: none"> • Identify vulnerabilities for theft and fire and seek to address them. • Install smoke and fire detectors and burglary security systems. • Review your property insurance programme with your insurance representative to make sure you understand what is and what is not covered. If your policy has "blanket" coverage for a number of different properties, make sure that all properties that should be insured are actually listed on the property policy. Even with blanket coverage, a property not listed on the policy may not be covered. • Be sure that your property is insured to replacement value. Improvements or changes in building costs should be reflected in your insurance coverage. So periodically review and update your property values and adjust the coverage accordingly.
<p>Financial Scam</p>	<ul style="list-style-type: none"> • If it sounds too good to be true it probably is. Don't make investments that you do not understand. • Ask questions. “The greatest gift is not being afraid to question.” (Ruby Dee) This gift is your financial saviour.

CHOICES

You Can Get With This



OR

You Can Get With That



You Can Get With This

BIG SAVINGS

OR

You Can Get With That



The Debt Trap

You Can Get With This



OR

You Can Get With That



The **CHOICE** Is Yours