

LET'S TALK FINANCIAL WELLNESS[®]

November/December 2026

Building a Business

Want to build a strong business foundation? Focus on core principles and avoid distractions from fleeting business trends.



Know Your Market

Understanding your target audience is essential, and it starts with research. Conduct surveys or focus groups to gain insight. Knowing your audience will help you tailor your products or services and communicate effectively. Remember, you're not just selling a product — you're solving a problem. When your offerings align with customers' needs, you'll build loyalty and trust.

A Strong Brand

Your brand is more than a logo or name; it embodies your values. Develop a brand identity that resonates with your audience, and be consistent — your customers should recognize your business instantly. Use the same color schemes, fonts, and messaging across all platforms, including your website and social media. A cohesive brand image builds credibility and drives engagement.

Quality Customer Service

Deliver exceptional customer service. In today's digital age, word of mouth spreads quickly. Satisfied customers become advocates for your business, while a single bad experience can harm your reputation. Train your staff rigorously to handle every inquiry or complaint with efficiency and grace. Personalize interactions by recalling customers' names and preferences to show that you value them.

Prudent Financial Management

Many small businesses fail because of cash flow issues. To guard against this:

- Develop and stick to a budget by consistently tracking income and expenses.
- Always keep a financial cushion for emergencies.
- Avoid unproven marketing trends in favor of proven strategies.

These steps help ensure financial health and long-term success.

Networking

Prioritize networking with business owners and industry professionals to create opportunities for collaboration and support. Attend local events or join business organizations — these efforts lead to valuable partnerships, referrals, and mentorships.

Keep Learning

Commit to ongoing learning. The business world evolves constantly; stay informed about changes and trends. Use workshops, online courses, and webinars to strengthen your skills and refine your strategies. Adapt to new information with discernment — know when to adopt change and when to stick to proven methods.

Follow these principles, and you'll set your business on a solid path to growth.



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Small Business Version



Holiday Travel Budget-Saving Tips

Holiday travel can strain your budget, but with smart planning, you can enjoy the season without breaking the bank. Here are practical tips to save on your 2026 holiday trips.

Book Early and Be Flexible

Airfares and hotel rates spike as the holidays approach, so book flights and accommodations by early November. Use fare-comparison tools like Google Flights or Kayak to track deals. Traveling midweek, especially on Tuesdays or Wednesdays, often yields lower fares than weekend flights. Being flexible with dates or destinations can unlock significant savings.

Leverage Rewards and Discounts

Maximize credit card points or frequent flyer miles to offset flight or hotel costs. Check for holiday-specific promotions from airlines or booking platforms. Joining loyalty programs can also offer perks such as free upgrades or discounts.

Pack Light and Plan Meals

Avoid checked-bag fees by packing only a carry-on. Bring snacks or reusable water bottles to avoid pricey airport food. For road trips, pack a cooler to reduce dining costs.

Consider Alternative Accommodations

Explore vacation rentals or budget hotels on platforms such as

Airbnb or Booking.com for more affordable options than traditional hotels.

By planning ahead, using rewards, and cutting small expenses, you'll keep your holiday travel budget intact.



Life Insurance as a Gift

During this season of giving, some individuals may wish to donate more to their favorite charity or organization but lack the funds. Offering life insurance as a gift is an affordable method to boost your charitable contributions.

Tax Benefits

There are several ways to provide life insurance, some of which might offer tax advantages now or in the future. Consult your accountant to understand how you can support a charity and gain potential tax benefits.

Charitable Choices

One way is to name a charity as the beneficiary, thereby removing this benefit from your estate.

Another option for charitable giving through life insurance is to inquire if your insurer offers a charitable rider. This rider directs a portion of the death benefit to a designated charity. For instance, with a \$500,000 policy and a 10% rider, the charity would receive \$50,000 upon your passing, while your primary beneficiaries would receive the remainder.



Teaching Kids Good Money Habits

Kids often want nearly every toy they see or everything their friends have. While it can be challenging to always say yes, teaching children early to save for what they want can make those items more meaningful.

Give an Allowance

Even very young children can manage simple household tasks. A savings jar or piggy bank can help them see how much they're earning and how close they are to saving enough to purchase the item they want.

Open a Savings Account

You can open a savings account for your child at nearly any age. Usually, kids' savings accounts require a parent or another adult to have joint ownership or control. Choose an account that has no fees or minimum balance. Encourage your child to deposit birthday or holiday money, or, as they get older, some of their earnings from a job.

Set an Example

Your spending habits can serve as a lesson for your kids, showing them the importance of saving and budgeting for costly items they

desire. Explaining how you save for major purchases, such as a new car or a family vacation, can be a valuable teaching moment.



Trim Holiday Spending

Although the winter holidays haven't arrived yet, it's a good time to start financial preparations. For many, this involves making a plan, setting a budget, and following it. Here are some ways to do that.

Be Accountable

Set a holiday budget. Create a list of items you plan to buy with their expected prices, and ensure the total matches your budget. Hold yourself accountable. If it's not on the list, don't buy it. Try this exercise weekly to keep your spending goals front and center.

Be Thrifty

You can find coupons for just about anything online, in print, and through apps. Many stores also offer cash and discount rewards, but beware of those that won't honor multiple promotions. Also, don't buy a sale item if it wasn't on your original list, no matter how low the price goes. No discount is greater than the 100% you save by not buying an item.

Be Card-Smart

One of the easiest ways to avoid overspending during the holidays is to leave your credit cards at home. It's hard to exceed your budget when you only have cash.

If you do use a card, choose those with the best cash-back offers for extra savings, and pay your balances in full each month.

Be Money-Smart

If the thought is what counts, consider baking cookies and gifting them in a nice tin during the holidays. Have to give multiple gifts at work? Re-gift unused gifts you received in the past (but remember who gave you what the previous year).



Year-End Tax Wins

As the year draws to a close, it's a smart time to maximize your current-year tax deductions and explore other tax planning opportunities. Here's a practical checklist of actions that can help reduce your 2026 tax bill.

Pre-pay Business Expenses

Consider prepaying certain deductible expenses before December 31st. You can often deduct advance payments for subscriptions, advertising, business insurance premiums, rent, licenses, and similar items that don't extend beyond 12 months.

Maintenance and Repairs

Complete repairs on equipment, vehicles, and physical plant items by year-end to claim the deductions in the current tax year.

Invest in Equipment

Purchase and place qualified business equipment into service before year-end. For tax year 2026, businesses can deduct the full cost of eligible equipment up to a generous \$2,560,000 limit under Section 179. This powerful provision allows immediate expensing rather than spreading depreciation over multiple years.

Maximize Qualified Business Income (QBI) Deductions

Eligible owners of pass-through businesses — such as S corporations, partnerships, and sole proprietorships — may qualify for up to a 20% deduction on qualified business income. For 2026, a new minimum deduction of \$400 (indexed for inflation) applies to noncorporate taxpayers whose aggregate QBI from activities in which they materially participate exceeds \$1,000.



Contribute to Retirement Accounts

Maximize employer matching contributions to employees' 401(k) plans. These contributions are generally deductible for the business.

Fund Health Savings Accounts (HSAs)

Employer contributions to employee HSAs — including your own if eligible — are tax-deductible for the business.

Capture Losses and Charitable Gifts

Review your financials carefully to identify all available deductions and losses. Additionally, donating equipment, computers, or inventory to charity can generate valuable year-end tax benefits.

Final Tip

Tax planning works best when done proactively. Schedule a meeting with your tax professional well before December 31st to review your specific situation and implement strategies tailored to your business. Acting early can help you avoid last-minute stress and capture every available opportunity to lower your tax exposure.

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ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

August 4, 2026

Reference: **FR2026-0708-0088/E**

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1. LTM-179_NovDec2026-SmallBusiness
Rule: FIN 2210
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The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey Salisbury
Senior Principal Analyst

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