



This month's **Your Money Matters** newsletter contains helpful information on risk perspective, the average American budget, and tips for navigating personal finance apps. As we enter December, we also included information on year-end charitable giving. If you have questions, don't hesitate to reach out to us for answers.

### Risk Perspective

Is it possible to avoid loss? Not entirely, but you can attempt to manage risk.

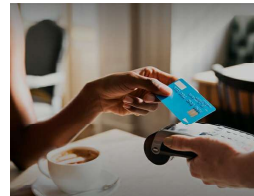
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### The Average American Budget

Learn about the average American budget in this fun and interactive piece.

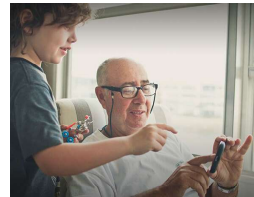
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### What to Look for in Personal Finance Apps

An increasing number have been developed to help individuals with their personal finances.

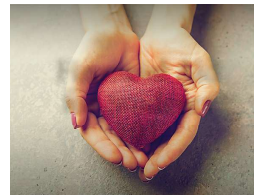
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### Year-End Charitable Gifting and You

This article may help you maximize the benefits of your donation for your chosen charity.

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