

TEEN COURT NEWSLETTER

November 2026

Holiday Spending: Protect Your Wallet & Your Peace of Mind

Written By: Denise M. Joseph, PhD Financial Wellness Education

The holiday season is a time for connection, celebration, and making memories with the people we care about. While it's a season of joy, extra expenses can also bring financial stress. The good news? With a little planning and the right tools, families can enjoy the holidays without sacrificing their financial well-being.



Create a Holiday Budget

Before shopping, decide how much you can comfortably spend—including gifts, food, travel, decorations, and activities. A budget prioritizes what matters most and protects money needed for essentials like housing, utilities, groceries, and transportation.



Make a List and Compare Prices

Set a spending limit for each person or activity, and look for sales before making purchases. Remember, a discount is only a savings if you planned to buy the item in the first place. Consider homemade gifts, family game nights, movie nights, or shared meals as meaningful, low-cost alternatives.



Be Mindful of Credit

Buy-now-pay-later offers and credit cards can make purchases feel more affordable, but payments and interest can add up. Before using credit, consider whether you can repay the balance without creating financial strain in the new year.



Include Teens in the Conversation

Holidays are a great opportunity to teach young people about saving, spending choices, needs versus wants, and the importance of setting financial goals. Let teens help plan a holiday meal or manage a small gift budget. These experiences build decision-making skills, confidence, and real-life knowledge—skills that will support their future as they learn to navigate responsibilities at home and at school.



Don't Forget Your Wellness

Financial well-being isn't about how much you spend; it's about making informed choices supporting your needs, values, and peace of mind. Give yourself permission to set boundaries, communicate openly about spending, and focus on experiences over gifts. A less stressful holiday season leads to a healthier, happier you.

TEEN COURT NEWSLETTER

November 2026

UPCOMING CLASSES

Mother Daughter Series - Waldorf

Join us as we embrace the spirit of the season by practicing kindness and empathy for others.

Next Class: Tuesday, November 17, 2026

Location: CCSO District 3 Station

Don't forget to register
for this **FREE** class
before it fills up!



Teen Court to Host 4th Annual Resource Hour

Teen Court is proud to invite community members of all ages to the 4th Annual Resource Hour on Wednesday, December 9th, from 5:30 PM to 7:00 PM at the CCSO Headquarters Building, located at 6915 Crain Highway in La Plata. Designed to support individuals and families throughout the area, this welcoming, drop-in event makes it easier than ever to connect with vital information and support systems. Attendees will find valuable resources covering a diverse range of important topics, including financial health, mental wellness, physical health, and much more. Recognizing that everyone has a busy schedule, organizers have designed the event with ultimate flexibility in mind: there is no need to stay the whole time. You are welcome to simply drop in, browse the tables, grab the free resources you need with no questions asked, and be on your way. It is a quick, easy, and stress-free way to invest in your well-being and discover what your community has to offer.

For more information on
Upcoming Classes & Events,
check out our website:



Teen Court Website

If you would like to subscribe to the Teen Court Newsletter, use the subject 'Teen Court Newsletter' to one of the contacts below:

Sarah Vaughan

Teen Court Coordinator
vaughans@ccso.us

Heather LaBelle

Teen Court Specialist
labelleh@ccso.us