

American First Financial Services, Inc.
Quick Approval. Local Service. Real Solutions

Finance Focus

Lending Locally for Over 35 Years | (225) 928-7851 | www.americanfirstla.com



Money Tip of the Month

The “Set It & Forget It” Budget Reset

Before the new year begins, take 10 minutes to review your recurring monthly bills—subscriptions, apps, memberships, insurance, streaming services.

Most people find at least **one or two charges** they don’t use anymore.

Canceling unused subscriptions now can save you **\$20–\$60 a month** going into 2026.

Holiday Highlight: Bells Will Be Ringing

Need a little extra room in your holiday budget? Whether it’s gifts, travel, or end-of-year expenses, American First is here to help. Our holiday loans make it easy to enjoy the season—and start the new year on the right foot.

Quick approvals. Local service. Real solutions.

Visit or call us before the holiday rush to discuss your options!



Ask Natalie Spotlight

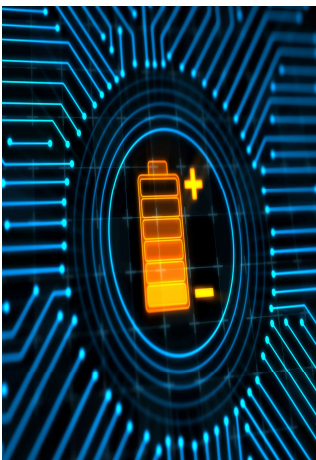
QUESTION: *What makes American First Financial Services different from other lenders?*

Answer: We believe in personal connections and local decisions.

When you apply with us, your loan is reviewed by me, someone who lives and works right here in Louisiana — not a national call center.

We know our customers by name, and we focus on helping them rebuild and grow credit through trust and consistent payments. We do our best to be here for them, for three generations and counting.

If you run into an issue, you can speak to me, or any of our staff directly - no call center, no voicemail, no run-around.



Car Care Corner: December Reminder

As temperatures drop, your vehicle feels the change too!

Cold weather can cause **tire pressure to fluctuate**, which affects fuel efficiency and safety. Be sure to check your tires regularly this month.

Also, **weak car batteries are far more likely to fail in colder weather**, leaving you unexpectedly stranded. If your battery has been slow to start or is more than a few years old, now is the perfect time to have it tested.

A little winter prep can keep you rolling safely through the season! ❄️ 🔋

Budgeting Worksheet —

Start the New Year Strong

See your Monthly Budget
in a new perspective.

Smart Budgeting in 5 Minutes

Write down your monthly
take-home income

Add up your fixed
expenses

Review subscriptions you
don't use

Set one small money goal
for the month

Decide your “spending
limit” for extras

Stick to your plan.

Tip: If your expenses are
higher than your income,
look back at the “Other
Expenses” section—small
cuts can add up fast.

An online version is
available at
www.americanfirstla.com

Income

Category	Amount
Take-Home Pay	
Second Income	
Other Income	
Total Income	

Essential Expenses

Category	Amount
Rent / Mortgage	
Car Payment	
Insurance	
Utilities	
Phone / Internet	
Groceries	
Gas / Transportation	
Childcare / School	
Total Essential Expenses	
Credit Card Payments	
Loan Payments	

Financial Goals

Category	Amount
Savings	
Emergency Fund	
Extra Debt Payment	
Total Financial Goals	

Other Expenses

Category	Amount
Subscriptions / Streaming	
Eating Out / Coffee	
Entertainment	
Clothing	
Personal / Misc.	
Total Other Expenses	

Summary

Category	Amount
Total Income	
Total Essential Expenses	
Total Financial Goals	
Total Other Expenses	
Total Expenses	
Income - Expenses =	

Louisiana Favorites

Louisiana Favorites: Holiday Fruit Punch (With or Without Alcohol)

Bring a little Southern cheer to your holiday table with this bright, refreshing punch. It's packed with citrus flavor—a Louisiana staple—and can easily be served family-friendly or spiked for the grown-ups.

Ingredients

- 1 quart **pineapple juice**
- 1 quart **cranberry juice**
- 1 liter **ginger ale** or lemon-lime soda
- 1 cup **orange juice**
- Fresh **orange slices**, **lemon slices**, and **cranberries** for garnish
- Optional: **mint leaves**

For an adult version:

- Add **1 to 2 cups of spiced rum**, vodka, or champagne—your choice.

Directions

1. In a large punch bowl or pitcher, combine pineapple juice, cranberry juice, and orange juice.
2. Chill for at least 1 hour to let the flavors blend.
3. Add ginger ale just before serving so it stays bubbly.
4. Garnish with slices of citrus and a handful of fresh cranberries.
5. Optional: Stir in your preferred spirit for a spiked holiday punch.

Tips

- Freeze extra cranberries or citrus slices into ice cubes to keep the punch cold without watering it down.
- For a sweeter punch, replace ginger ale with lemon-lime soda.
- For a lighter version, use club soda instead of soda.

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Show us some LOVE! Review us on Google.



MARKET WATCH

Looking for a fresh ride to start the new year? Here are a few vehicles currently available through American First. All qualify for simple financing and quick local approvals.

 **2019 Kia Optima — \$8,990**

140,000 miles

A dependable mid-size sedan with great fuel economy and a comfortable ride. Perfect for commuters and families needing a reliable daily driver.

 **2019 BMW 328 — \$18,990**

68,000 miles

Luxury and performance wrapped into one. Low mileage, sharp handling, and premium features make this a standout option for someone wanting style without the luxury price tag.

 **2014 Ford Mustang — \$8,500**

185,000 miles

Sporty, fun, and ready to roll. A great choice for anyone wanting Mustang style with the efficient Ecoboost engine.