Issue 2 | November | 2025

**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

Even small savings can make a big difference!

Before you start spending, pay yourself first — even if it's just $10 or $20 per paycheck. Setting a small amount aside helps you build a cushion for the unexpected, from car repairs to holiday surprises.

**Pro Tip:** Automate it! Have a set amount transferred into savings each payday. Over time, those small steps grow into real stability — and make it easier to handle life's little "uh-oh" moments without falling behind.

## Holiday Highlight: Black Friday & Beyond

The holidays are coming — and with them, the temptation to overspend. If you're planning a big purchase or need extra room in your budget, **we're here to help**. Ask us about a **holiday personal loan** to make your shopping easier on your wallet.

**Quick approvals. Local service. Real solutions.**
Visit or call us before the holiday rush to discuss your options!

## Ask Natalie Spotlight

**QUESTION:** ***What credit score do I need to qualify with American First Financial?***

**Answer:** At American First Financial Services, Inc., we work with all types of credit. We don't make decisions based only on your credit score — instead, we review your full credit history, stability, and ability to repay.

That approach allows us to help many customers who may not qualify at traditional banks or credit unions.

While our rates may be higher, our service is fast, personal, and local. With a good payment history, we can propel you toward better financing options in the future.

Visit **www.americanfirstla.com/ask-natalie** to ask your own question!

## Car Care Corner: Prepare for Wet Weather

As the rainy months approach, it's the perfect time to show your car some love:

- **Wipers:** Replace blades if they squeak, streak, or skip.
- **Tires:** Rotate and check tread depth — good traction is key on wet roads.
- **Brakes:** Have them inspected before the season's slippery commutes.

A few preventive steps now can save you headaches (and money) later.

# FINANCE FOCUS FUN

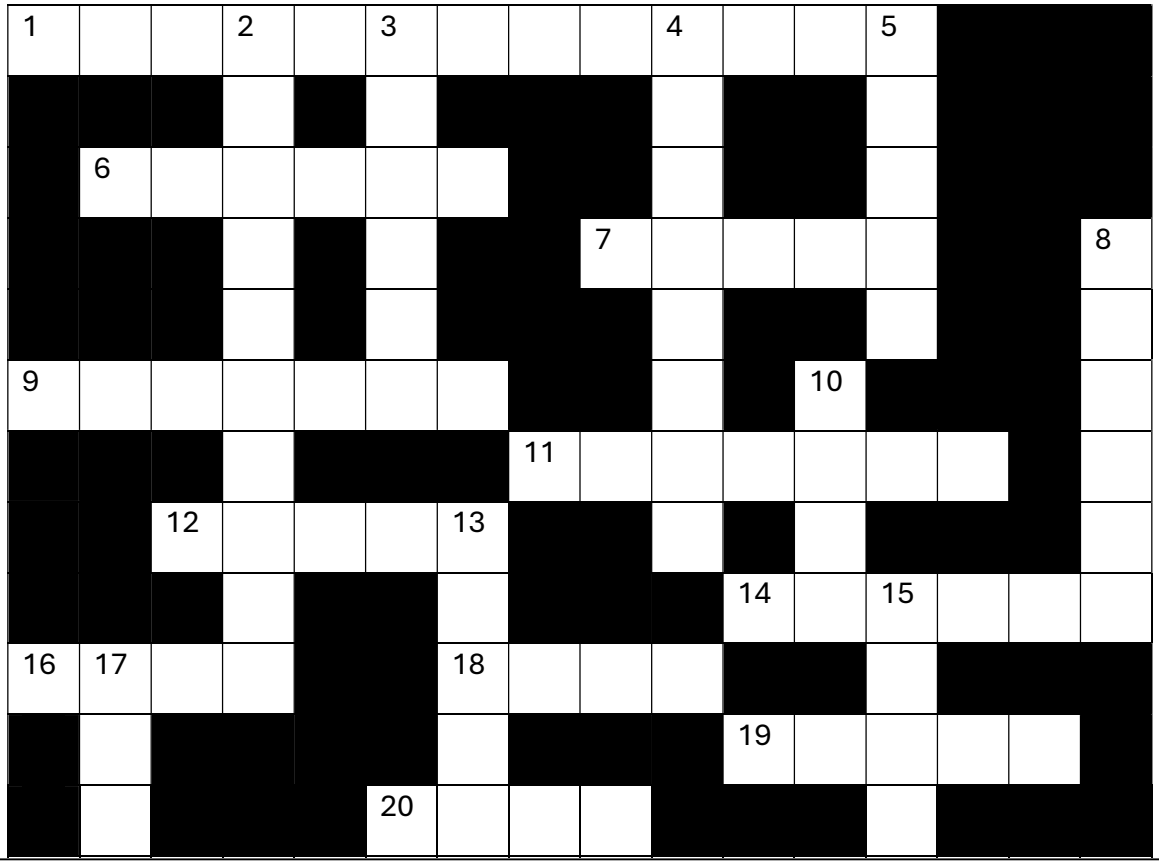
Fill in the blanks using the clues below. All answers relate to credit, lending, or local financial tips from American First Financial Services.!

### Across

1. Baton Rouge's trusted local lender.
6. Main element in penny
7. What every smart borrower does with a contract.
9. A lender's charge when a payment is late.
11. What lenders use to decide your eligibility.
12. A certificate showing ownership of a vehicle.
14. A written record of your debts and payments.
16. Money lent to be paid back, often with interest.
18. Credit scores measure it.
19. _____ Approvals. Local Services. Real Solutions.
20. Costs nothing.

### Down

2. Paying bills on time each month builds this.
3. Your history of borrowing and repayment makes up your _____ score.
4. The cost of borrowing money, expressed as a percentage.
5. Paying back what you owe on time builds _____.
8. A plan for how you'll spend and save.
10. Borrower's promise to repay.
13. Mistake on your credit report.
15. Nothing owed.
17. To still have a balance.



DECODE THIS!

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# Louisiana Favorites

## 🍗 Recipe of the Month: Cajun Brined Turkey

Bring Louisiana flavor to your Thanksgiving table with this savory, juicy Cajun turkey. This brine works beautifully whether you **smoke, roast, or deep fry** your bird!

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**Brine Ingredients**

- 6 quarts water
- 2 cups sugar
- 1 cup salt
- ½ cup Cajun seasoning (your favorite brand will work)
- 6 cloves garlic
- 2 stalks celery
- 1 medium onion
- 4 bay leaves
- 1 tablespoon whole black peppercorns (or fresh black pepper)
- 1 bundle fresh poultry herbs (rosemary, thyme, and sage)
- Juice of 2 lemons

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**Brine Instructions**

1. Combine **2 quarts of water**, sugar, salt, and Cajun seasoning in a large pot.
2. Bring to a boil, then remove from heat.
3. Add the remaining ingredients, including **4 additional quarts of water.**
4. Allow the brine to cool for about an hour.
5. Place your turkey in a large brining bag and **pour the cooled brine over it.**
6. Refrigerate **overnight or up to 48 hours** for maximum flavor.

This flavorful brine infuses the turkey with a perfect blend of Cajun spice, citrus, and herbs — keeping it moist and tender no matter how you cook it.

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**Cooking the Turkey**

1. Preheat oven to **325°F. (**Or smoke it at 225-250°F for 30-40mins per pound)
2. Remove turkey from brine, rinse lightly, and pat dry.
3. Rub with **melted butter and a light sprinkle of Cajun seasoning.**
4. Place in a roasting pan with **1 cup of chicken broth** in the bottom.
5. Cover loosely with foil and roast **about 3–3½ hours**, basting occasionally.
6. Remove foil for the last 30 minutes to brown the skin.
7. Let rest 15 minutes before carving.

The result: **tender, juicy, and full of Southern flavor** — perfect for Thanksgiving or any special gathering!

## MARKET WATCH

TRUSTED LOCAL DEALERS

Buying local helps keep our community strong — and when it comes to vehicle shopping, reputation matters.
This month, we're highlighting two area dealerships known for fair pricing and reliable service:

🚗 **Max Quality Auto Sales** – Great selection and honest local service.

🚙 **Baton Rouge Auto Sales** – Trusted dealer in helping our customers find the right fit.

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