



FOR IMMEDIATE RELEASE
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MEDIA CONTACT
Danielle Orellana, dorellana@guidewellfs.org

GUIDEWELL FINANCIAL SOLUTIONS TAKES THE SCARE OUT OF HALLOWEEN SPENDING

Local, nonprofit credit counselor offers post-Halloween financial counseling to those with Halloween bills

BALTIMORE (Oct. 30, 2017) – While Halloween is a holiday typically known for its goblins, ghouls and gremlins, it’s also America’s second most expensive celebration due to record consumer spending on candy, costumes, and cobwebs. As Halloween gets more popular than Christmas, and almost as expensive, [Guidewell Financial Solutions](#) is raising awareness of Halloween and holiday overspending with a free credit counseling session and a free “Open Access” FICO Score rating for anyone with a store receipt or credit card bill of Halloween-related expenses after Oct. 31.

“Halloween is full of scares and surprises, but the biggest scare of all could be the sticker shock that comes in on your credit card bill after all your holiday spending is done,” says Guidewell Financial Solutions’ Armand Goytia, a financial counselor of more than 15 years. “Halloween is a holiday that most don’t think to set a budget for, which actually makes it easier to overspend without knowing it. Neighborhoods are battling for the most elaborate Halloween decorations, Halloween candy is going from mini bites to full-size bars, and costumes now mean coughing up cash. Halloween is a holiday growing in popularity year over year, and getting bigger every October. Unfortunately, the seasonal spending can put your credit card in an early coffin.”

For consumers who are trying hard to reach long-term financial goals or plan for other upcoming holidays this year, it makes sense to budget accordingly.

A major pitfall to avoid is using a credit card for expenses that can be planned. “Oftentimes, consumers can run into problems with overspending when they use credit cards for unplanned expenses,” says Carmina Lau, Director of Training and Consulting at the [Credit Builders Alliance](#). “It is normal to feel pressure to spend around this time of year,” added Debbie Murphy, Guidewell Financial Solutions financial counselor of over 20 years. Guidewell Financial Solutions offers credit counseling to include repayment plan strategies that can help clients budget better by tackling debts with more than minimum payments.

Guidewell Financial Solutions counselors are available Monday through Friday from 8 a.m. to 7 p.m. EST to help clients prepare a budget for the rest of the year and get ready for the holiday season with less financial stress. For more information, call 1-800-642-2227 or make an appointment online [here](#). **Show a store receipt or credit card bill of Halloween-related expenses for a free credit counseling session and Open-Access FICO score from October 30 to November 3.**

ABOUT GUIDEWELL FINANCIAL SOLUTIONS

Guidewell Financial Solutions (also known as Consumer Credit Counseling Service of Maryland and Delaware) is an accredited 501(c)(3) nonprofit agency that helps stabilize communities by creating hope and promoting economic self-sufficiency to individuals and families through financial education and counseling. Maryland License #14-01 / Delaware License #07-01