

# The Sigma Sentinel



December 1, 2023

Volume 8



## Sigma Spotlight

This month's Sigma Spotlight shines on our chapter President, Bro. Anthony "Cutty" Young. Chapter President Young has been a member of PBS for 38 years. He has held multiple positions within KUS, and his tenacity to see KUS strive for higher heights is unwavering. "We don't set the bar. We are the bar," is one of Bro. Young's many quotes. It is his commitment, hard work and strong leadership that makes Bro. Young this month's Sigma Spotlight winner.

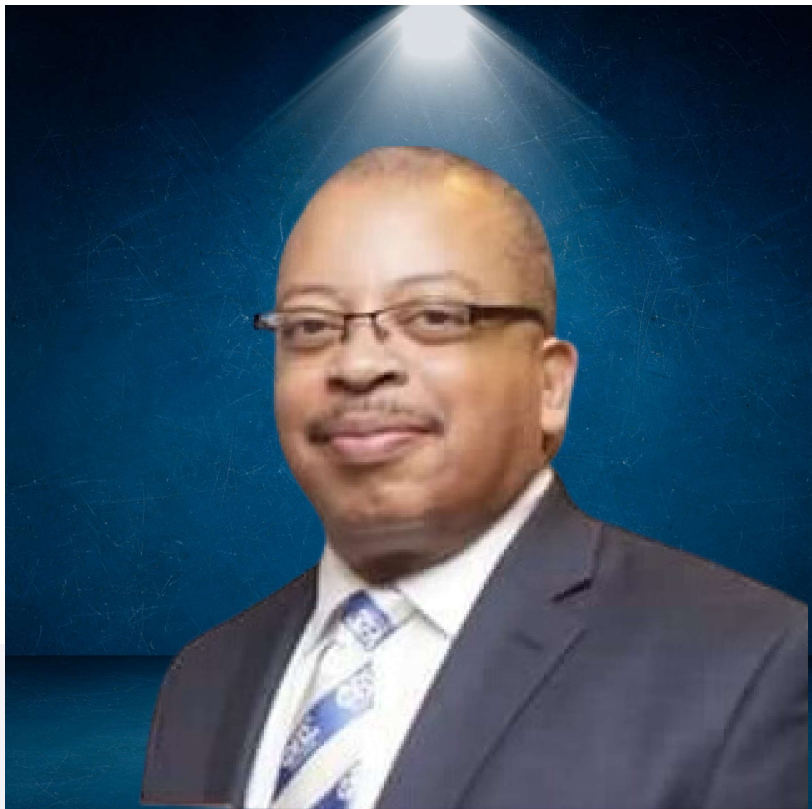
## Did you know...

That according to NerdWallet (2023), 52% of Americans had incurred credit card debt when shopping last holiday season? It was reported that of that 52%, about 31% have still not paid off these balances. Every year, holiday spending has placed a major strain on American household budgets. In fact, it is predicted that this year will be challenging given rising prices and lingering debt, according to some financial experts. However, by planning ahead, families could spend less to help mitigate some of that stress.

Here are a few ways to avoid overspending for the holidays:

1. Start early, and regularly
2. Set a holiday budget, and stick to it
3. Buy for the house-not individuals
4. Consider giving food or meals to loved ones

To learn more about ways to avoid overspending, visit our website at [www.pbskus.net](http://www.pbskus.net)



Phi Beta Sigma Fraternity Inc.  
State of New Jersey

# Black \$pend Initiative

2023 YTD

## \$20,546

Spent in support of Black owned businesses

KΥΣ: \$19,846  
ΛΛΣ: \$700

Bigger & Better Business

## SPECIAL GUEST SPOTLIGHT



## BUSINESS OF THE MONTH



[www.springhillfinancial.com](http://www.springhillfinancial.com)

To watch the interview with Brian Fleming, visit our Youtube channel at <https://youtu.be/uafApN2YO78>

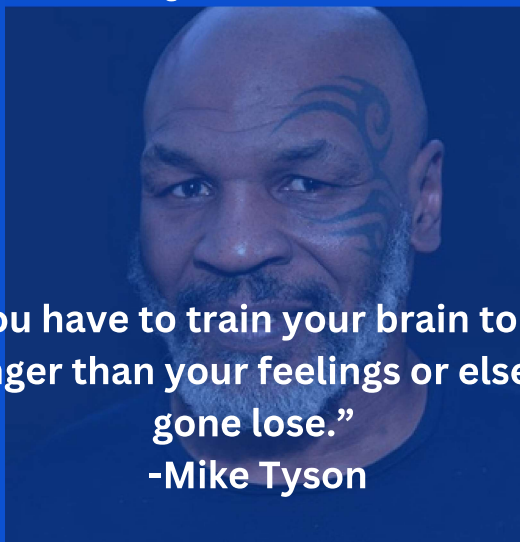
To contact Brian, call 201-243-4063

Don't forget to like, share and subscribe

Brian Fleming is a Business Loan Broker/ Credit Repair Specialist, and Founder of Springhill Financial Solutions, a national business funding agency. Brian offers resourceful print and audio materials with proven steps to optimize personal credit, build business credit, and he is dedicated to the cause of teaching people how to creatively obtain business funding outside of banks.

Brian has 15 years of experience as a business owner in the finance and credit industry. He is recognized as an analytical, yet personable business funding expert and credit analyst, and has a high rate of success helping his clients. To contact Brian, email him at [Brian@springhillfinancial.com](mailto:Brian@springhillfinancial.com)

## Business Quote of the Month



**“You have to train your brain to be stronger than your feelings or else you gone lose.”  
-Mike Tyson**

## Upcoming Event



## Chapter Headshot Photos

**Date: 12/9/23**

**Time: 9:30a-11:30a**

**Location: JFK Rec. Center**