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Please click here to view our Inclusion website for more information. To learn about Enterprise Bank’s history and Core Values click here.

JOB HIGHLIGHTS FOR JANUARY 2023

Help Desk Specialist I
– Lowell, MA

Investment Operations Specialist
– Lowell, MA

Relationship Banker
– Leominster, MA

Escrow & Insurance Representative I
– Lowell, MA

Seasonal Customer Service Representative (Summer 2023)
– NH & MA

Data Center Operations Specialist
– Lowell, MA

Risk Management Manager
– Lowell, MA

Part-Time Relationship Banker
– North Billerica, MA

Part-Time CSR/Coin Operator
– Tewksbury, MA

Relationship Banker
– Methuen, MA

Relationship Banker
– Lawrence, MA

Relationship Banker
– Derry, NH

Mortgage Loan Originator
– Lowell, MA

Information Security Analyst
– Lowell, MA

Loan Setup & Reporting Rep I
– Lowell, MA
Part-Time Relationship Banker  
– Leominster, MA

Commercial Lending Officer  
– Lowell, MA

Compliance Specialist II  
– Lowell, MA

For more information or to apply, please click here.

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One extra gift here, a dinner party there and a long New Year's evening spent on the town with friends all seem like great ideas, but they may lead to buyer's remorse once you muster the courage to peek at last month's credit card statement.

If you tossed your budget aside during the holiday season to splurge on gifts and travel, you don’t have to spend 2023 regretting it. Here are some ways to get back on track to financial growth.

**Pay off credit card debt. More than the minimum payment.**

“You’re never going to get out of debt if you’re paying the minimum monthly payment,” says Scott Thoma, principal and retirement strategist at Edward Jones. “As best as you possibly can, focus on reducing that high-interest, non-deductible credit card debt.”

Mary Ellen Hancock, certified financial planner and senior wealth strategist at PNC Wealth Management, recommends taking time now to evaluate each of your credit card statements and set achievable payment goals for the year. “Whichever credit cards have the highest interest rate, those you want to get rid of first,” she says.

**Tighten your budget**

“The new year is always a great time to sit down and re-evaluate things,” Hancock says. “Put your goals in place as to what you want to do.”

 Jennipher Lommen, founder of Wildflower Financial in Santa Cruz, California, says to review last year’s monthly purchases from before the holidays to determine your real spending, divided into discretionary and non-discretionary categories. Once you know those totals, you can begin setting goals for your new budget based on real numbers.

**Start planning ahead**

Don’t let yourself fall into the same traps next year.

Once you've paid off your holiday debt, or as soon as you have the resources, start saving a portion of your monthly income in an account reserved for the holidays. Calculate what you expect to this year using last year’s total and you can offset a good portion of your holiday spending.
Setting aside money throughout the year can keep you on track.