



## Curb Your Urge to Splurge this Holiday Season

The Holiday season can wreck a budget or savings if you are not diligent about staying within your limit. Every where consumers look and go they are encouraged to spend more money so that they can have, give or donate the greatest Holiday ever. Stop! Don't let your wallet be the next victim of the Spirit of Christmas. You can have a great affordable Holiday if you make a plan and stick to it.

1. Know how much you can spend. Make a list check it twice. Write down everything you will spend money on during the season. Then prioritize the most important expenses and how much you will spend for each item. (Do you really need holiday candy? Is that a priority?)
2. Only spend what you can afford. You will not make someone else's Holiday brighter if you spend money that you do not have and will not have next month.
3. Agree on a spending limit for gifts for friends and family and stick to it.
4. Instead of spending a lot of money on gifts from the mall, give homemade treats like fudge, truffles, cookies or jams and jellies.
5. To prevent the urge to overspend when shopping, use cash and leave your credit cards at home.
6. For young children, half the fun of holidays is often opening the gifts. Wrap small, inexpensive items separately - coloring books, crayons and picture books or novels, even stocking stuffers work well. Or recycle hand-me-down toys by wrapping them up and putting them under the tree.
7. Instead of holiday wrap, buy monochromatic wrap in holiday colors such as green, red, or gold that can be used all year.
8. Buy a few \$5 or \$10 gift card to department stores so that if you have forgotten anyone you can give them instead of spending the time, money and energy looking for that "perfect gift" at the last minute.
9. Open a Club account and save for next year's festivities. Even if you save only half of what you need then you will reduce next year's stress by half!
10. Use what you have to wrap presents and decorate. Believe it or not making something together as a family can be a great memory maker and isn't that what it all about?
11. "Do" something for someone. Instead of thinking about what you can buy someone try to think about what you can do for them. Baby sit, trim the tree, grocery shop, make a cookbook, hang their lights, fix something that's broken, clip coupons they use, if you give it some thought you can "do" something very special that money can not buy.
12. Prepare for the marketing hype and pressure that you will be exposed to when you go to the store. The festive displays, once in lifetime price, holiday music, and delicious smells that fill the stores are all part of plan to get you to spend freely.
13. Wrap it up in a special way! Add wire ribbon to the package for an inexpensive -yet elegant touch.
14. Save enough money to be able to take advantage of the after Holiday sales. You can save on many Holiday items that can be used for gifts next year but don't go in debt to buy sale items that will not be used for 12 months.