

LIFESTYLE

LESSONS



Budget Properly for the Holidays

If you're like most American consumers, you likely haven't planned ahead for holiday-related spending and may find yourself struggling for cash come January. Proper budgeting and smart shopping techniques will help you stay within budget while finding something special for everyone on your list. Keep reading to review top budgeting tips.



- Check your shopping list and make sure that everyone you are buying for needs a gift.
- Write down a maximum dollar amount that you want to spend for your entire list and then track how much you are actually spending as you shop.
- Buy items in bulk so you always have something little on hand for unexpected gifts.
- Take advantage of post-holiday sales on gifts for next year.
- Get a seasonal or part-time job during the holidays, such as wrapping gifts at the local mall or working at one of your favorite retailers or restaurants.
- Consider opening a holiday savings account.
- Be realistic about your purchases and ask yourself the following:
 - Can I really afford this gift?
 - Do I have the cash in my bank account to pay for it?
- When shopping, leave your credit cards at home. Then, if you do not have the cash to pay for it, you can't buy the gift.
- Consider staying home and shopping online. Not only do many retailers waive shipping fees during the holidays, you'll save money on gas by not having to visit the mall, too.



Control Your Spending to Enjoy the Season

According to the American Psychological Association, financial problems are the leading cause of holiday stress. Instead of worrying about money-related concerns, get your finances in order so that you can enjoy the holiday season.

For additional financial guidance, contact us today.

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