



Holiday Budgeting Made **EASY!**



The best gift you can give your-self this season is to take time to plan your holidays. Spend some time thinking about what you really want and creating a plan for how you want to spend your time, energy and money. Remember to plan for increased utilities if you decorate heavily, cleaning expenses if you entertain, meals out with friends, office party clothes or expenses, and shipping costs for gifts.

Holiday Spending Planner

Item	Planned \$ to Spend	Actual \$ Spent
Decorations		
Entertainment		
Cards, Postage and Shipping		
Travel		
Other		
TOTAL		



Holiday Gift Spending Planner

Gift Recipient	Item Wanted	Planned \$ to Spend	Actual \$ Spent
	TOTAL		

Spend Less for a Happier Holiday — Our Favorite Tips

1. Focus on Experiences, Not Gifts.

You probably can't remember the majority of the gifts you gave or received as children. But you probably have holiday memories around events or family times that you treasure. It's never too late to create traditions your family can enjoy year after year. You may even want to explore your family's ethnic heritage to find new holiday traditions you can incorporate into your celebration. An Internet search can yield a lot of information on holiday traditions. Another good source is your local library where you may want to check out books on traditions such as *The Book of New Family Traditions: How to Create Great Rituals for Holidays & Everyday* by Meg Cox.

2. Create A Family Gift-Making Project.

Get the whole family involved in a gift-making project. Homemade paper; ornaments; themed gift baskets; framed photos or scrapbooks; homemade breads or jams; potted plants or herbs (decorate the pot if you're so inclined); or soap are just a few of the ideas to choose from. Remember to start early so you have time for mistakes and make extras to keep on hand for last minute gifts. Your local craft store can be a good source of information and inspiration.

3. Play "Secret Santa."

If you have children, they'll love this project: try to surprise neighbors or family members with good deeds without getting caught. For example, you may all try to "snow shovel" an older neighbor's walk without them seeing you. Or your kids may do a sibling's chore while they're out. Or leave home-made cookies on a neighbor's doorstep, ring the doorbell and try to run away before they answer the door. You may be surprised at how carried away your kids will get with this one!



4. Give Of Yourself.

Create gift certificates offering services to your friends, neighbors or children's teachers. They can range from a car wash and wax, to a couple of hours running errands, to babysitting, to a homemade meal. Grandparents can give their grandchildren a gift certificate for a simple outing. Be creative and get the family involved when possible.

5. Ask For Gift Receipts

When you buy gifts and include them with the item you are giving. It will make it a lot easier for the person who received the gift to return or exchange it if needed.

6. Stick To A Budget.

You'll want to use the holiday spending planner worksheets in this brochure to plan your holiday spending. If you have children, help them set a budget for holiday gifts and prioritize their requests within that budget. Adult family members exchanging gifts should set a spending limit and consider drawing names instead of buying for everyone. Also consider giving gift certificates for part of your children's gifts. Then hit the stores the day after Christmas for amazing bargains!

7. Use No More Than Two Credit Cards.

Buying an item with a credit card gives you protection that paying by cash or check doesn't. If the item is not what you ordered, or if there is a problem, you may be able to get your credit card companies' help in obtaining a refund. At the same time, credit cards can make it easy to spend over your budget.

Try limiting yourself to a low-rate credit card for any purchases that you may need to pay off over time and another credit card you can pay in full when the bill arrives. Write down your holiday purchases when you make them so you don't lose track of your spending. If you do need to dispute a purchase made by credit card, make sure you put your request in writing to your credit card company right away to protect your rights.

8. Stock Up.

Buy "universal" gifts such as picture frames, coffee table books, photo albums or kitchen gadgets when they are deeply discounted. Keep them on hand for the holidays, or for times when you need a gift but don't have time to find one.

9. Make A Day of The Holiday.

If your holiday seems to go down-hill after gift giving, plan a special activity for afternoon or the day after. Whether it's skiing or skating, putting together a family skit or building a bonfire in the evening, try to focus on spending time with those you love. If you don't have family to share the day with, look for opportunities to volunteer and help others who may be alone on the holiday.

10. Be Thankful.

When we're bombarded with holiday advertising, it's easy to lose sight of the things that are really important. Create a holiday tradition of counting your blessings. Consider keeping a gratitude journal where you can write down the things you are thankful for. Or consider a family project where everyone writes things they are thankful for, including notes of appreciation to family members, on slips of paper. Place those notes in a jar to be read on a special holiday.

If you've got a case of the holiday blues because of your current financial situation, call one of our certified credit counselors today to discuss your situation and learn about your options which could include debt management and credit counseling. CreditGUARD is here for you.

Call us now at 000-000-0000