



Ways to Keep Your Holiday Spending on Budget

1 Make a holiday spending plan.

- Decorate with your budget in mind. Reuse décor from years before.
- Consider your holiday activities. Budget for the ones that are important to you.
- Consider scaling back your celebrations or rethinking how you gather.
- If you're traveling for the holidays, make your plans as early as possible.
- Determine your gift budget. Set it and stick to it.

2 Choose budget-friendly gifts.

- Create a gift list with recipient names and a price limit for each person.
- Don't forget the extra gift expenses. Gift wrap, shipping and cards can be pricey.
- Shop early. If you wait until the last minute, you are more likely to overspend.
- Look out for deals every day and price check your gifts.
- Make your gifts.

3 Keep track of your spending.

- Consider opening a bank account for your holiday spending.
- Stick to cash only for all of your holiday spending.
- If you're using a credit card to make purchases, choose one where you get cash back.
- Keep track of your purchases with spreadsheets or budgeting apps.

4 Earn extra money.

- Take on a seasonal job.
- Sell your unwanted stuff.
- Give up an indulgence temporarily.

5 Start in January for next holiday season.

- Calculate what you spent on the holidays this year. Divide that number by 12 and make a plan to save that amount each month.
- Take advantage of post-holiday sales.
- While the season is still fresh in your memory, write down the traditions that you enjoyed this year and ones that you may want to skip next year.

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