WHAT ARE SMART HOLIDAY PLANNING MOVES IN JULY?



Why Start Early?

- Start planning before the rush
- Spread expenses over 6 months
- Avoid holiday debt
- Reduce holiday stress



What's the First Step?

- Create a holiday budget
- Include gifts, travel, food & decorations
- Save a little each month



How to Save Starting Early

- Shop summer and fall sales
- Take advantage of July deals
- Buy gradually throughout the year
- Avoid expensive last-minute shopping



What Not to Miss

- Plan your holiday calendar
- Schedule travel early
- Coordinate family events
- Manage time as carefully as money