NAUGHTY
NICE
I TRIED

ARE YOU MAKING HOLIDAY MISTAKES THAT WILL PUT YOUR ON THE NAUGHTY LIST?

MONEY & GIFTS



- Shopping without a budget
- Using "buy now, pay later" with no payoff plan
- Paying rush fees for last-minute buying
- Ignoring return policies



SOCIAL & FAMILY ETIQUETTE

- Overbooking your calendar
- Bringing surprise guests
- Posting on social (especially kids) without consent

TRAVEL SMARTS



- Cutting it too close
- Ignoring weather and backup plans
- Packing essentials in checked bags



MENTAL HEALTH & ENERGY

- Saying yes to everything
- Comparing on social media
- Spending in attempt to feel better