smarter MONEY LIFE

BUILD YOUR HOLIDAY BUDGET

The secret to stress-free holiday spending starts before the season does. Most people budget for gifts, but forget about all the other holiday expenses that sneak up on them. Build a complete holiday budget now and enjoy the season without the January financial hangover.

START WITH YOUR TOTAL SPENDING LIMIT

How much can I comfortably spend?
Will I pay cash, use savings, or rely on credit?
Will this affect other financial goals?

HOLIDAY BUDGET FORMULA:

Holiday Savings + Monthly Surplus = Holiday Spending Limit

Set your limit first. Then build your plan around it.

DON'T FORGET THE "HIDDEN" HOLIDAY COSTS

Gifts
Food & Entertaining
Travel
Decorations
Events & Activities
Cards & Shipping

THE 48-HOUR RULE

Before making any purchase over your planned budget, wait 48 hours and ask:

- Do I really need this?
- Is it in my holiday plan?
- Will I still want it in two days?

Impulse purchases are budget killers.

EASY WAYS TO LOWER HOLIDAY COSTS

- Set spending limits for gift exchanges
- Give experiences instead of expensive items
- Shop early and compare prices
- Host potluck gatherings
- Use cash or a dedicated holiday savings account
- Focus on meaningful traditions, not expensive ones

RED FLAGS YOU'RE OVERSPENDING

- Using credit cards without a payoff plan
- Buying gifts for people who aren't on your list
- Shopping to relieve holiday stress
- Ignoring small purchases because "it's only $20"
- Exceeding your spending limit before December

Your Money. Your Way.
We'll help you get there.

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