IS HOLIDAY PLANNING IN JULY REAL?

DEVELOP A SPENDING PLAN

Travel

Gifts

Other expenses
(ie: pet sitting)



CHECK IT TWICE

Cut back if too much

Save a little each week

Start a side gig now



FILL THE STOCKING

Ideas for gifts

Research best place to buy

Find out of season items



YES YOU CAN

Return item if it goes on sale

Spread out the costs

Make something

