# TRY THESE FRUGAL MOVES FOR THE HOLIDAYS



## Plan the Holiday - Not the Debt

- Set a total spending limit
- Include food, travel & extras
- Prioritize what matters most



## A Sale Isn't Always a Savings

- Stick to your shopping list
- Compare prices + shipping
- Check price-adjustment policies



## Spend Less, Give Meaningfully

- Give homemade or personal gifts
- Offer time or a helping hand
- Draw names for family gifts



## 3 Moves to Make Today

- Set your holiday spending cap
- Put a dollar limit on each gift
- Check supplies before buying more

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