

Eight Simple Ways to Take Control of Your Holiday Spending

Presented by

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Holiday Spending

- Average consumer will spend \$1048 on gifts
- Other holiday spending can add to expenses
- Focus on other important financial goals

1. Know your numbers

- **How much did you spend on holiday expenses last year**
- **Remember to include more than just gift costs. It all counts**

2. Pick this year's magic figure:

- **Set an overall budget**
- **Spend only as much as you can afford without dipping into any emergency savings**
- **Assign a dollar value to each item**
- **Decide how much to spend on each person**

3. Keep tabs on your totals

- Revisit your spending amounts as you go
- Being flexible helps keep your spending on track

4. Set some limits

- Suggest that all adults in your extended family exchange names
- Agree on a maximum dollar amount each person will spend
- Agree on a three-gift maximum for kids or your significant other

5. Don't play Santa for yourself

- Don't self shop during holiday season
- See if you can find them deeply discounted in January

6. Comparison-shop online

- **Some retailers may offer you lower advertised prices than they would if they have access to your browsing history**
- **Search online savings sites like Retailmenot or Rakuten (formerly Ebates) that give you coupon codes or rebates for thousands of online retailers**

7. Save on shipping

- **More than 300 major retailers offer free or reduced-price shipping throughout the holiday season**
- **For details and checkout codes, go to [freeshippingday.com](https://www.freeshippingday.com)**

8. Use reward points for gifts

- If you have spare credit card points or cash-back rewards, consider using them to stretch your gift budget

Summary

- **With a little pre-planning and creative thinking, the holidays don't need to break the bank.**
- **If you have a little holiday budget money left at the end of the year, give yourself a lasting gift: Use the funds to pay down debt or contribute toward your next important financial goal.**



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