



Making a list and checking it twice isn't bad advice for all of us at holiday time. In the United States, a large amount of personal spending takes place during the winter holidays—making a realistic budget is the single most important thing you need to keep your holiday debt from creeping into the new year.

Ease Holiday Stress— Spend Wisely.

- Review your holiday expenses from last year (include the cost of any travel, extra food, decorations, cards, postage, etc.). Consider how you can improve things this year by eliminating unnecessary expenses from previous years.
- Try to pay cash for gifts, but if you use a credit card, try to only charge what you can pay off within one or two months.
- Time is the most valuable asset for many people and is a great way to show your appreciation for others. Offer to baby-sit for friends or relatives or clean and run errands for an elder relative. Be creative with your gift giving, as some of the best gifts are unexpected.

Save Money (and Stress) With These Tips:

- Have a game plan before you go out. Even if you don't know exactly what to get, figure out which store you want to shop in. You may end up spending more money without a solid plan in place.
- Avoid the crowds by shopping online. You can order in bulk to save on shipping costs.
- You'll find tempting holiday deals, but shopping for yourself in addition to other holiday spending adds up quickly. Besides, you never know if someone else already got you that gift.
- Before you go to the mall, check overstock websites first. Many items are cheaper than retail prices. eBay is also a great place to find unique antiques and other collector's items you would never find in a traditional store.

It's A Wrap This Year, But Consider Using It Again Next Year.

According to the Stanford Recycling Center, Americans throw away 25 percent more trash during the winter holiday season than at other times of the year. It's not just trash they're throwing away, but cash. By reusing paper and other gift-wrap items, you'll not only reduce waste, you'll save money in the process.

- Save gift bags and bows you receive this year and consider using them again next year. You save money while being environmentally friendly. Use plain, recycled brown paper to wrap your gifts, and decorate the packages with colorful rubber stamps or pretty ribbons. The newspaper's comic section also makes for fun, inexpensive wrapping paper.
- If you can't bear to tie another bow, have someone else do your gift-wrapping for you. Many shopping centers allow charity groups to set up wrapping stations, so you'll not only save time, you'll also be helping a good cause. Gift-wrapping parties can also be a great way to turn a tedious task into a fun group activity.

One of the main purposes of this special time of the year is to enjoy activities with family and friends. Be creative and get everyone involved. You'll find that approaching holiday tasks that once seemed stressful can be a shared source of enjoyment!



