



BUDGETING FOR THE HOLIDAYS AND EVERY DAY THEREAFTER *F A L L A L L A L L A L L A L L A*

Average American spends between \$750 and \$1,200 on Christmas Gifts

1. Live within your means
2. Develop a Household Budget
3. Follow your Household Budget
4. Pay with cash or check
5. Use credit cards or credit only in emergencies
6. Figure out how much money is available for Christmas Gifts, cards and Dinner – “Holiday Budget”
7. Christmas Gifts – decide how much you can afford, make a list of necessary people to receive gifts, put a dollar amount for each person’s gift, do not overspend
8. Don’t shop at the last minute
9. Best plan is to shop all year round when you see specials
10. Don’t let guilt make you over spend
11. Christmas Dinner – plan the menu, shop according to the menu – remember to take your list with you. Don’t shop when you are hungry!!!