

# CHRISTMAS BUDGET: DO'S AND DON'T'S

Tips for avoiding overspending

## USE CASH REWARDS

Use your cash rewards from your credit card spending as a way to assist or pay in full for your gifts.



## DON'T OVERPAY FOR HOT ITEMS

Stay away from overpaying for hot items that's over priced of the suggested retail price.

## SHOP FOR GIFTS IN THE EARLIER MONTHS

Use your cash rewards from your credit card spending as a way to assist or pay in full for your gifts.



## ONLY CARRY A CERTAIN AMOUNT

Carry a certain amount from your holiday savings or 1 credit card when shopping for gifts.

## HAVE A RESPONSIBLE FRIEND OR FAMILY MEMBER

Take someone responsible with you to help you say no to any overspending.



## PRIORITIZE YOUR CHILD'S CHRISTMAS LIST

Make a list within your children's Christmas list of what items fit within your budget.

## USE UNUSED GIFT CARDS

Use unused gift card balances as a way to help pay for your gifts.



## DON'T TAKE ON MORE THAN YOU CAN HANDLE

As much as you want to please everyone, keep to your holiday budget.

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