

# HOW TO STAY WITHIN YOUR HOLIDAY BUDGET

## SET PRIORITIES

Understand what on your list is most important to you and get it out of the way first. This way, you don't have to stress later on if some of the smaller things don't fit into your budget.

## DO IT YOURSELF

Not everything has to cost money. Here are some festive things you can create yourself:

- Decorations: Dress your home with cut-out paper snowflakes.
- Greetings: Skip sending out store-bought cards. Print your own and write a handwritten note to send to those on your list.
- Gifts: If you have a hobby like knitting or woodworking, you can make handmade gifts that are much more sentimental.

## SHOP SMART

Make your dollars go further by shopping strategically. Take advantage of Black Friday and Cyber Monday sales. Use price-comparison apps or browser extensions to make sure you are getting the best deal.

Online shopping makes it easier to use coupon codes and by avoiding the hectic holiday atmosphere at the store, you're less likely to go overboard with spending.

## EMBRACE POTLUCKS

Hiring a caterer for a holiday party is expensive, and making all the food yourself is a lot of work.

By using a potluck system, each person brings one dish and you get to sample a variety of foods without one person bearing the burden of cooking everything.

Avoid having too many of the same dish by assigning each guest a type of dish while leaving them the freedom to choose the recipe. Divide your groups by appetizer, main dish and dessert.

## CREATE SOME CHEAPER TRADITIONS

For many, the most special thing about the holiday season is not the gifts. It's the unique traditions you share year after year with the people you care about.

Here are some great inexpensive holiday traditions that you and your loved ones can create memories with:

- Taking a walk to see Christmas lights in your neighborhood
- Baking holiday cookies together
- Making holiday crafts
- Volunteering at a local charity, like a soup kitchen or animal shelter
- Sledding
- Caroling