



20 Simple Ways to Save Money at Christmas

Unfortunately, for many of us, it is the most expensive time of year too. There are plenty of ways to save money during the holiday season!

- 1. Put together your realistic budget TODAY and stick with it.**
- 2. Make gifts yourself! They are so much more personable and meaningful!**
- 3. Opt for meaningful and creative, rather than expensive!**
- 4. Give a framed picture or frame a cool quote!**
- 5. Re-gift! Sounds Cheap but hey if it still has a price tag on it or is brand new, what's the difference!?**
- 6. Look for sales and shop around!**
- 7. Bake for gifts!**
- 8. Plan ahead and don't wait until last minute otherwise you will most likely spent too much money!**
- 9. Hide your credit cards and use only cash to buy presents! Christmas is no time to put yourself in debt.**
- 10. Use Magazines, Catalogues, Newspapers, or some other periodical as wrapping paper!**
- 11. Do holiday shopping right after the holidays**
- 12. Give away an inspirational book that has helped you! Be sure to personalize it with an inspirational note!**



- 13. Reflect before buying? Is it within your budget?**
- 14. Keep a notebook for names of people you want to shop for and what your gift ideas are so you shop with a purpose!**
- 15. It is Time to save some \$\$ and save a tree, go artificial!**
- 16. Do the “Secret Santa” gifting for friend and family.**
- 17. Watch out for buy two get one free deals. Do you really need three??**
- 18. Now with free shipping, shop online to avoid crowds & temptations!**
- 19. Shop first thing in the morning or later in the evening. If you can, avoid weekends!!**
- 20. As you shop, don’t get tempted and start shopping for yourself!**

HAPPY HOLIDAYS!!