

5 SIMPLE WAYS TO KEEP YOUR FINANCES IN CHECK DURING THE HOLIDAY SEASON



Brought to you by **The Family Security Plan[®]**
Providing the Foundation for a Secure Future

1

MAKE A LIST AND CHECK IT TWICE

It's never too early to start thinking about your holiday budget. Start early! Think about your budget and what works for you. Make a list of all the friends and family you need to buy for and how much you plan to spend on each.

2

KEEP TRACK

Create a spreadsheet and keep track of every little thing you buy so you know exactly how much is left in your budget.

3

SHOP THE DEALS

Use coupons and look for sales. If you do your shopping online, utilize sites like eBates to get cash back on your online purchases.

4

SEND E-CARDS

Holiday cards can break the budget especially if you have a big mailing list. Save money and go green this year with e-cards. E-cards are usually free or at a minimum cost and you don't have to pay for postage.

5

HAVE A DIY HOLIDAY SEASON

If your budget is really tight this year avoid overspending by DIYing your holiday gifts. There are many things you can make inexpensively. Check out Pinterest for some great ideas!

