



# Holiday Spending Tips: Stay Merry, Not Stressed

The holiday season can be joyful but also financially challenging. To help you make the most of it without overspending, here are four simple tips:

## 1. Set a Holiday Budget

Start by determining how much you can realistically spend on gifts, food, travel, and decorations. Use budgeting apps or create a list to keep track of expenses, ensuring you don't go over your set limit. Remember, planning ahead can make the season less stressful and more enjoyable!

## 2. DIY & Experiences

Instead of buying pricey gifts, consider giving homemade items or offering meaningful experiences. DIY gifts can be more personal and memorable, while experiences—like a family outing or a cozy movie night—create lasting memories without the price tag of material gifts.

## 3. Use a Savings Account

Open a separate savings account specifically for holiday spending. Setting aside a small amount each month can help build up funds for the season. This approach reduces the need for credit and keeps your regular budget intact.

## 4. Shop Sales Smartly

Take advantage of seasonal sales like Black Friday and Cyber Monday, but stick to your list to avoid impulse buys. Planning your purchases ahead and comparing prices online can lead to big savings without unnecessary overspending.

Incorporating these strategies can help you maintain financial wellness through the holiday season. With a little planning, you can keep the holidays festive, stress-free, and financially sustainable. For more personalized advice, feel free to reach out to us at Stoughton Credit Union.

