

Tis the Season to Spend (Smartly!)



The holidays are a magical time — full of family, fun, and... surprise expenses! Between gifts, holiday meals, and those “just one more” treats, it’s easy for your wallet to feel a little frosty.

At Stoughton Credit Union, we love helping our members enjoy the season without stressing over the budget. While we don’t provide financial advice, we do have some friendly tips and handy account tools to help you keep spending on track — because even Santa checks his balance twice!

SCU Tips for Smart Holiday Spending



Use Account Alerts to Stay in the Know

Set up balance and spending alerts through Online or Mobile Banking. Think of them as little elves keeping an eye on your money!

Make a Holiday Budget (and Stick to It!)

Write down the essentials — gifts, groceries, holiday treats — and give each a realistic dollar amount. Seeing your plan on paper helps keep “oops, I forgot!” moments at bay.



Save a Little at a Time

Even small amounts set aside now can make a big difference later. A few extra dollars each week can cover that special gift or holiday dinner without a last-minute scramble.

Get Creative with Gifts

Homemade goodies, family photo frames, or experience gifts like baking together or a cozy movie night are often the most memorable... and budget-friendly.



Support Local Businesses

Shopping nearby keeps dollars in our community and helps you find unique gifts for everyone on your list!

With a little planning, your holiday season can stay joyful, fun, and financially smart. Track your spending, use our handy tools, and enjoy the season without surprises.