

Set a holiday spending budget—and stick to it.

It probably won't come as a surprise, but a budget is key to any successful holiday spending plan. Look back at how much you've spent during the past few holiday seasons, and determine whether that amount is realistic and still fits into your overall budget. Make any necessary adjustments before you shop.

Holiday Expenses

Gifts for:	
Friends	\$
Family members	\$
Coworkers	\$
Teachers (school, music, religious)	\$
Pets	\$
Others	\$
= Total Gift Expenses	
=\$	
Groceries for:	
Meals	\$
Beverages	\$
Holiday baking	\$
Other	\$
= Total Grocery Expenses	
=\$	
Decorations:	
Tree	\$
Ornaments	\$
Other	\$
= Total Decoration Expenses	
=\$	
Travel:	
Airfare	\$
Gas	\$
Hotel	\$
Pet boarding	\$
Other	\$
= Total Travel Expenses	
=\$	
Miscellaneous:	
Entertainment (holiday shows/events)	\$
Holiday photos and outfits	\$
Holiday cards and postage	\$
Giftwrap, bags and ribbon	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
= Total Miscellaneous	
=\$	
= Total Holiday Expenses	
=\$	

Holiday Spending Tips

Draw names with a gift exchange

A gift exchange allows you to spend a little more on the recipient—but still spend significantly less than you would if you were buying for several people.

Don't wait until the last minute

Planning ahead for your holiday spending gives you the opportunity to bargain hunt and wait for the "deal of the day" so you can spend less for the same item.

Sign up for emails

Sign up for a store's loyalty program or subscribe to receive store emails. These emails can provide some great discounts and let you know when sales are happening.

Remember the spirit of the holidays

Spend time with each other, and give from the heart. Maybe you give a small gift but package it with a heartfelt card. Or, give the gift of an experience.

DID YOU KNOW?

With Dupaco's Holiday Club savings account, you earn interest throughout the year, so you'll get a dividend to stretch that dollar a little further.

