

A festive header image featuring several Christmas ornaments in red, white, and silver, some with ribbons, set against a dark red background with white stars and falling confetti. The title 'Holiday Ballin' on a Budget' is overlaid in white text on the right side of the image.

Holiday Ballin' on a Budget

The holidays are a time for giving, but often people can be a little overgenerous during this time of year and later find themselves in financial trouble. Consumer counseling agencies see a 25 percent increase in the number of people seeking help in January and February, mostly by people suffering from an influx of holiday bills.¹

Here are our top tips for saving money during the holiday season:

1. Create a Holiday Budget

Monthly Income – Monthly Expenses = Your Holiday Budget

Make a list of everyone you will buy for and how much you will spend on each person, then stick to it!

2. Pay with Cash

When you pay with cash, you can get a better handle on how much you're spending. You're forced to stick to your budget, because you can't spend cash you don't have!

3. Pay with Gift Cards

There are websites and stores where you can purchase gift cards at a discounted price. Shop with them and you're automatically saving money. Shop for items on sale or at a discount store and save even more money!

The logo consists of three overlapping, semi-transparent blue rectangular blocks arranged in a 3D perspective, creating a stylized 'X' or 'M' shape. The text 'Participant Memo' is overlaid on the center of these blocks in a white, bold, sans-serif font.

Participant Memo

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