

Surviving the Season

Gift Buying & Finances



1

SET A BUDGET

You'll want to spend more on some people than others. Set a budget for each person, and also set an overall budget. This will help you stay within your means.

THINK BEFORE YOU BUY

2

Re-gifting is a real thing. Many gifts we purchase do not have a lot of thought put into them. Know what those you are buying for want, and purchase those items.

DON'T DO CHRISTMAS

ON CREDIT

3

It is easy to swipe the card to buy gifts for others. Avoid living out of your means; you will have to pay it back over the year, but do you really want to spend \$200 on that \$100 gift because of interest. Banking on your tax refund is not a debt management tool.

CHOOSE QUALITY OVER

QUANTITY

4

Remember it isn't about how many gifts you have gotten someone, it is about the quality of the gift you gave them. One quality gift that lasts is far better than 10 cheap gifts that break in a month.

5

CREATE A LIST AND HAVE LOVED ONES DO THE SAME

Creating Amazon and store wish lists help others know what to purchase for the holidays, birthdays, and special occasions. Creating these lists are great because they can be updated throughout the year. You can still price shop but at least you are avoiding impulse buying for gifts.