

A close-up photograph of holly leaves and red berries. The leaves are green with prominent veins and serrated edges. The berries are bright red and clustered together. The background is a soft, out-of-focus light blue.

10 Money Saving Tips for the Holidays

10. Wants vs Needs

- Avoid making holidays an unhappy occasion
- Overspending now can cause a financial nightmare for 2014
- Create holiday budget
- List out wants and needs
- Prioritize based on means



9. Holiday Shop Swap



- ❑ Invite friends, family, co-workers, and neighbors
- ❑ Gather unwanted holiday decorations, wrapping paper, craft materials, and coupons to share
- ❑ Holiday Win-Win for All

Why buy new when you can make crafts and memories to last a lifetime



8. Creative Holiday Fun

1. Make old-fashion holiday decorations as a family
 - ❖ Strong popcorn and fresh cranberries for tree or window frame
 - ❖ Homemade wreaths
 - ❖ Hanukkah Place Mats
 - ❖ Create urban ambiance with mock fire place and mantel
 - ❖ Kwanzaa Kinara
 - ❖ Pinecone center pieces



7. Holiday Gift Exchange



**Increase the suspense
while decreasing the
expense**

- **Agree upon a price limit**
 - **Draw names
(secret or open)**
- **One special gift instead
of MANY**

6. Pot-Luck Holidays

- ❑ Avoid taking the burden on of cooking for your entire family, extended family, friends, neighbors, etc
- ❑ Celebrate holiday meals pot-luck style
- ❑ Decrease cost for food, time, and effort
- ❑ Increase money in your pocket & communal FUN
- ❑ Plan a lunch instead of dinner to decrease overall cost



5. Gift Holiday Coupons

Tap into your creative energy by making your own coupons as gifts

- Chance to personalize your gift
- Offer others your expertise and the gift of time
- Coupons can range from babysitting, cleaning, cooking, massages, wood working, and personalized yoga class

GET CREATIVE & SAVE MONEY

4. Americans spend an average of \$800 per year on holiday shopping. Are you getting the most bang for your buck?

❑ Hide Your Cookies

❑ Track Prices Automatically- PriceBlink.com

❑ Procrastinate- Good things come to those who wait!

❑ Look on-line before visiting the store

❑ One last chance- Expired Groupon Deals

3. Five Apps that will save you this holiday season

- ❑ **RedLaser**- simple concept: scan a bar code on an item and the app displays a list of how much other retailers (both online and in-stores) are selling it for.
 - ❑ **Coupon Sherpa**- shows in-store coupons on your phone for instant savings at checkout.
 - ❑ **Hukkster**- a free add on to your Internet browser that tracks designated products online and find out when they go on sale.
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- **Santa's Bag-** create a shopping list of what you need to buy and who the recipients are. The app gives you a status bar of how close you are to fulfilling the list and hopefully prevents any last-minute trips to overcrowded malls.
- **OneReceipt-** Stores everything in one place and allows you to access all of your receipts on the go.

2. Start a New Tradition

- ❑ Lighting of the town tree
- ❑ Christmas caroling
- ❑ Volunteer
- ❑ Classic holiday movies
- ❑ Parenting magazine- In 2008, Jaime Greathouse, mom of three in Shelby Township, Michigan, took her family to an orchard, where they spent the day picking apples. During the following weekends, the kids -- even her toddler -- helped her make apple butter. "We gave a jar to all of our family and friends," she says. "They were so well received that we're doing it again this year."





1. Focus on Love, Laughter, and Life

Make your holidays

remembered by the

Traditions created,

Laughter shared, &

Love celebrated

Holiday Resources:

- <http://www.hgtv.com/handmade/34-handmade-holiday-decorations/pictures/index.html>
- <http://voices.yahoo.com/3-easy-hOMEMADE-hanukkah-decorations-everyone-688575.html>
- <http://spoonful.com/crafts/kwanzaa-kinara>
- <http://www.rd.com/advice/saving-money/money-saving-tips-holiday-shoppers-know#ixzz2lODiEXjT>
- <http://www.parenting.com/article/money-saving-holiday-season>
- <http://lifehacker.com/5973864/the-best-time-to-buy-anything-during-the-year>