

A close-up photograph of holly leaves and red berries. The leaves are dark 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

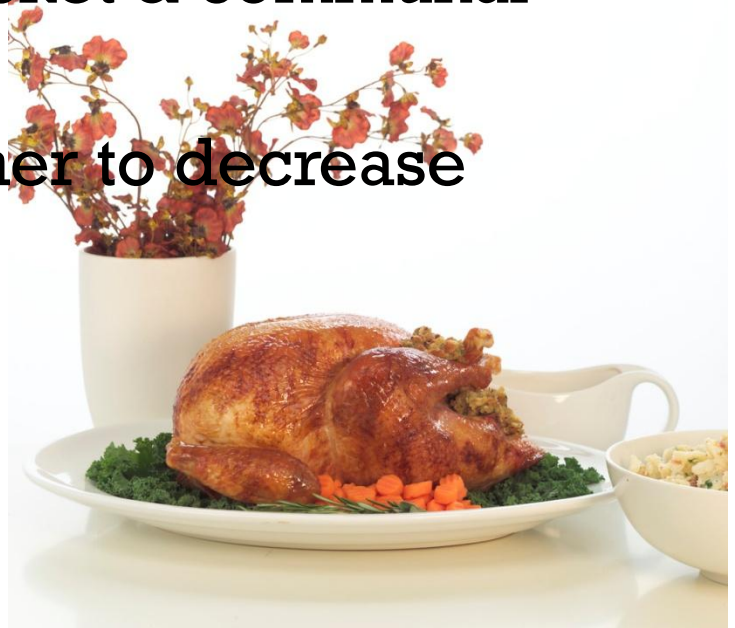


**Increase the suspense  
while decreasing the  
expense**

- **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

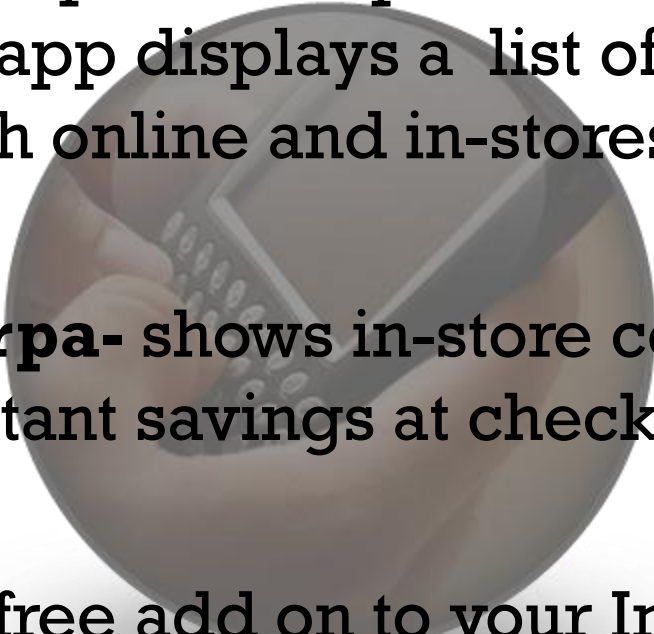
❑ Track Prices Automatically- [PriceBlink.com](http://PriceBlink.com)

❑ 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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# Five Apps that will save you this holiday season

- **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>