

BALANCE: CONTROLLING HOLIDAY SPENDING

- Make a budget and stick to it
- Create a list with everyone you intend to give a gift
 - Determine a maximum amount each person is allotted
 - Note the gift next to the person's name as you purchase
- Only buy items if you know to whom they will be gifted
- Look for value, but resist impulse-buying
- Keep focused on others
 - Make your own wish list, but remember you're not shopping for you!
- Keep receipts organized and confirm return policies
- Avoid paying with credit as often as possible