

OCTOBER 2009 | TIPS TO HELP YOU SAVE

Budgeting for the up coming holidays



Determine what you can afford to spend.

Look over your finances, and determine how much you can afford to spend on holiday-related purchases.

Set this figure as your overall holiday spending limit.

Set a spending limit for each area of holiday spending.

Run through the list of holiday expenses (gifts, decorations, holiday foods, etc.) in the first column, and set a budget for each area of spending.

Track your spending throughout the season.

Keep a running total of your purchases in the "Actual Spending" column of a worksheet.

Then track how closely you're adhering to your budget

Tweak your budget to cover any instances of overspending.

Don't panic if you overspend in one of the categories; just scale your spending back in another category to make up for it.



Knowledge to help you spend less



The Last Debit Card You Will Ever Need

- » Free direct deposit
- » Free card activation
- » No monthly or annuals fees
- » Free text and email alerts
- » Free automated customer service
- » Like an online debit card
- » No credit or chex systems check
- » No waiting in cash checking lines
- » Use friendly online bill payment
- » State-of-the-art budgeting tools