

# Money Smarts - Holiday Saving Tips

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When it comes to Christmas, commercialism has won out over the real celebration of the occasion. If you want to have a meaningful holiday season without getting caught up in the hype and frenzy, here are some holiday tips to help you stay jolly without consuming every cent you've got:

Make a gift list and set spending limit on each person. Be realistic and don't go overboard. Always total all the spending before you do your shopping. Revise down the limits if necessary to an affordable total. Giving the perfect gift does not mean giving the most expensive gift. Often the homemade, thoughtful items are the most memorable.

Shop with cash and bring enough on what you're prepared to spend. We tend to spend less with real money.

Skip the Christmas cards and save on postage. Use e-Cards and e-Greetings for online freebie greetings; or just email your holiday greetings to distant friends and relatives.

Shop at factory and discount outlets.

Don't buy gift tags. Cut out pictures from old Christmas cards for use as gift tags. Recycle your ribbons for next year. Enlist your kids for these tasks!

Have pot luck holiday dinners. You provide the main course (like the Christmas turkey) but have your guests bring agreed-on side dishes, desserts, wine, or other beverages to the family meals.

Start your gift list for next Christmas now. Keep an eye out for after Christmas and holiday sales and take advantage on attractive markdowns. Buy only if you have spare cash now and don't charge up your credit cards if you can't pay off your monthly balances.

Give The Personal Budgeting Kit to loved ones for Christmas. It'll start them on the road to financial freedom, and help them save thousands of dollars over their lifetime. It's the best investment you can make to help your loved ones with their money challenges.

*There are more money saving tips for the whole year in The Personal Budgeting Kit. This is a timely guide and workbook to help everyone save their money.*