

Holiday Stress and ***Your Budget***

The holidays are often a stressful time of year, and money problems are one of the leading causes of that stress.

If you haven't budgeted ahead for the holiday gift season, don't despair—with proper budgeting and a handful of smart shopping ideas, it is still possible to find the perfect gift for everyone on your list without breaking the bank!

- Review your shopping list carefully: Does everyone listed truly need a gift?
- Set a maximum dollar limit for each person and stay within that limit. Then, track how much you are actually spending.
- Leave the credit cards at home when you go shopping; if you don't have the cash to spend, you cannot afford it.
- Agree with family members to only purchase gifts for the children.

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