

HOLIDAY OVERSPENDING,

could
land
you
in
the
doghouse.



LIKE THE REST OF 2020, THE HOLIDAYS WILL BE DIFFERENT

-  Beware of practicing “retail therapy”
-  It will be tempting to spend as much (or more!) than usual to feel normal
-  A third of holiday shoppers are still carrying credit card debt from their 2019 gift buying

THE BEST HOLIDAY GIFT, NO NEW DEBT!

-  Like Santa does, make a shopping list and stick to it
-  Load a prepaid card with the amount you’ve budgeted to avoid overspending
-  Focus on what you’re spending not what you’re saving, and don’t spend more just to save more