



# Overview: Surviving the Holidays

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# Preparing Financially for the Holidays

Every year we get a lot of calls at Credit.org after people overspend during the holidays. This is the toughest time of year for many people to make ends meet. Our free guide to Surviving the Holidays includes:

- **Planning ahead for the holidays**
  - Preparing for holiday spending and avoiding debt
  - Remembering last year's holiday bills
- **Holiday stress**
  - Financial shortfalls
  - Advertising pressure to spend
  - 9 out of 10 adults feels stress during the holidays
- **Your holiday values**
  - Setting a list of holiday priorities
  - Including the whole family in holiday goal-setting
- **Organize your holiday shopping**
  - Make a plan
  - Make lists
  - Be an efficient shopper
- **Holiday shopping list**
- **Holiday budget worksheet**
  - Gifts
  - Food
  - Decorations
  - Entertainment
- **Limit your unplanned purchases**
  - Unplanned purchases are a trap
  - Why to avoid unplanned purchases
  - How to limit spending on unplanned purchases
- **Money saving holiday tips**
  - Saving on gift wrapping and preparation
  - Saving on shipping costs for gifts
  - Hosting holiday get-togethers on a budget



# Surviving the Holidays (cont'd)

- **Shopping by mail**
  - The FTC's Mail, Internet or Telephone Order Merchandise Rule
  - Steps to take before ordering by mail
- **Tips to avoid overspending**
- **Surviving the Holidays worksheet**
  - Alternative ideas to gifts for loved ones
  - Identifying sources of stress during the holidays
  - Ideas for how to relieve holiday stress
  - Spending issues that surface during the holidays
- **Beware of gift-giving while on a budget**
  - Factor in costs of greeting cards, postage, flowers, etc.
- **Refunds, exchanges and returns**
  - Before you buy
  - After you buy
- **After the holidays**
  - Using this year's spending to establish a budget for next year
  - Keep track of unexpected and last-minute expenses
- **Beware of holiday scams**
  - Use trusted websites when shopping online
  - Don't fall for phony charities
  - Don't let the mailbox languish
  - Beware of suspicious deliveries
  - Shop carefully in the mall
  - Beware of phony job offers
  - Check your statements carefully after the holidays
- **Seasonal shopping calendar**



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