Holiday Spending Tips

1. Have a budget plan for all your holiday expenses and stick to it!

2. Use cash to buy gifts, especially if you have credit card debt.

3. Create an incentive to spend "under" budget by treating yourself with the savings.

4. Shop with a plan and stick to it to avoid impulse purchases.

5. Start 2020 debt-free by setting aside money in a savings account for the new year.

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