



Hidden Holiday Costs & How to Beat Them

You already know about the big expenses like gifts and decorations but check out some under the radar holiday expenses you may have not included in your budget this year – along with creative ways to beat them!

Wrapping Paper



It all ends up in the garbage, but did you know that wrapping paper for your gifts can cost close to \$100?

SAVE BIG! Purchase next year's wrapping paper in January. It won't go bad, and you'll be ahead of your holiday expenses almost a full year in advance!

Electricity

All those beautiful, twinkling lights can cost a pretty penny – or more than an extra \$50 on your electric bill.

SAVE BIG! Switch your lights to LEDs. You can also consider leaving your lights on for only a few hours a night, such as during the early evening hours.



Interest on Credit Cards

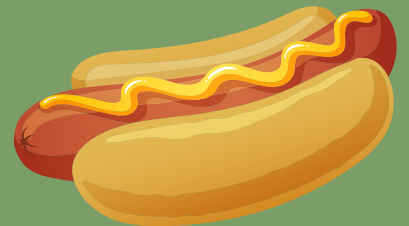
Too many shoppers put holiday expenses on credit cards and end up paying a whole lot more than they actually spent because of interest.

SAVE BIG! Stick to debit cards and cash only. If you must use a credit card, be sure to pay your bill ASAP – and definitely before it starts accruing interest.

Eating Out

Last-minute holiday prep got you too busy to cook? You might be spending more than you realized on takeout food this month.

SAVE BIG! Cook and freeze a few meals ahead of time for those crazy, hectic, pre-holiday evenings. If you can't hack it without buying dinner out a few times this month, consider purchasing an entrée only and then adding your own sides, salads, and beverages at home.



Last-minute Gifts

Who has time to shop for bargains when it's two days to Christmas and you've only just remembered your boss' kids?!

SAVE BIG! Skip non-essential gifts. Also consider homemade gifts or re-gifting presents you've never used. For gifts that are essential and you need to buy, try planning ahead to avoid last-minute, panic buys that cost an arm and a leg.

