

Holiday Spending and Savings Tips



- Make a list and budget how much you'll spend on presents; make your budget non-negotiable (visit budgetworksheets.org for examples)
- Don't forget added costs like wrapping paper, cards, etc.
- Try to use cash when possible, or at least your debit card
- Consider sending a card instead of a gift
- Participate in a gift exchange so you only have to purchase one gift instead of a gift for everyone
- Create your own gift certificate—for example, offer to walk your friend's dog or take someone out for coffee
- Vintage is in! Head to a used bookshop or a thrift store to find one-of-a-kind gifts at a great price
- Buy gifts for fewer people
- Use coupons and discounts, while shopping around for good deals
- Visit the \$1 section at Target or Michael's to find fun, inexpensive little gifts
- Buy tissue paper, wrapping paper, or cards at the Dollar Store
- Make your own crafts or bake some goodies to give as gifts
- _____
- _____
- _____

Money-Saving Apps for the Holidays and All Year

	Christmas List	Mint.com	ShopSavvy	Red Laser
Cost	99 cents	Free	Free	Free
Description	Create and track your entire shopping list with this app. Set an overall budget, make a budget for each person on your list, and check the progress of your holiday shopping.	Track your budget by adding your bank and credit card accounts to this app. The app will automatically log your transactions and provide updates on where you're spending and where you can save.	Use this app to scan barcodes of an item at a store to see where else the item is on sale, compare prices for the product online, and read user reviews.	When you're out shopping, scan the product's barcode and view the best prices from nearby stores and online. It will also give you directions to a nearby store, which may have the item for less.

DIY Gifts for the Holidays

Bleach shirts

<http://www.sixsistersstuff.com/2012/01/diy-bleach-t-shirt-tutorial-perfect.html#comment-form>

Bread in a bottle

<http://www.sunset.com/food-wine/holidays-occasions/quick-bread-in-a-bottle-00400000015937/#>

Multi-strand scarf

<http://rabbitfoodformybunnyteeth.com/diy-multi-strand-scarf/>

No sew fleece blankets

<http://www.thriftyfun.com/tf98170615.tip.html>

Magnets

<http://brixtonlife.blogspot.com/2009/11/sweet-lil-holiday-gift.html>

Pillow case shopping bag

<http://growmama.blogspot.com/2010/10/take-vintage-pillowcase.html>

Mod-Podge pictures

<http://www.pinkumbrellaphotography.com/2011/09/using-mod-podge-with-pictures.html>

Check out other cool websites for more creative gift ideas!

www.pinterest.com

www.the36thavenue.com/2011/11/25-handmade-gifts-under-5.html

www.skiptomylou.org/handmade-gift-ideas/

www.Realsimple.com

