

Holidays on a Budget

How to manage your wallet
without losing your mind

Melissa McDonald
UK Health & Wellness

Overview

- ★ Shopping stats
- ★ Survey results
- ★ Helpful tips
- ★ How to's
- ★ Resources

How much will you spend?

- ★ U.S. consumers plan to spend an average of \$832 this holiday season on gifts.
- ★ 26% of shoppers say they will spend less this year due to the current financial crisis.
- ★ 60% of U.S. shoppers say they will spend less due to higher gas prices.

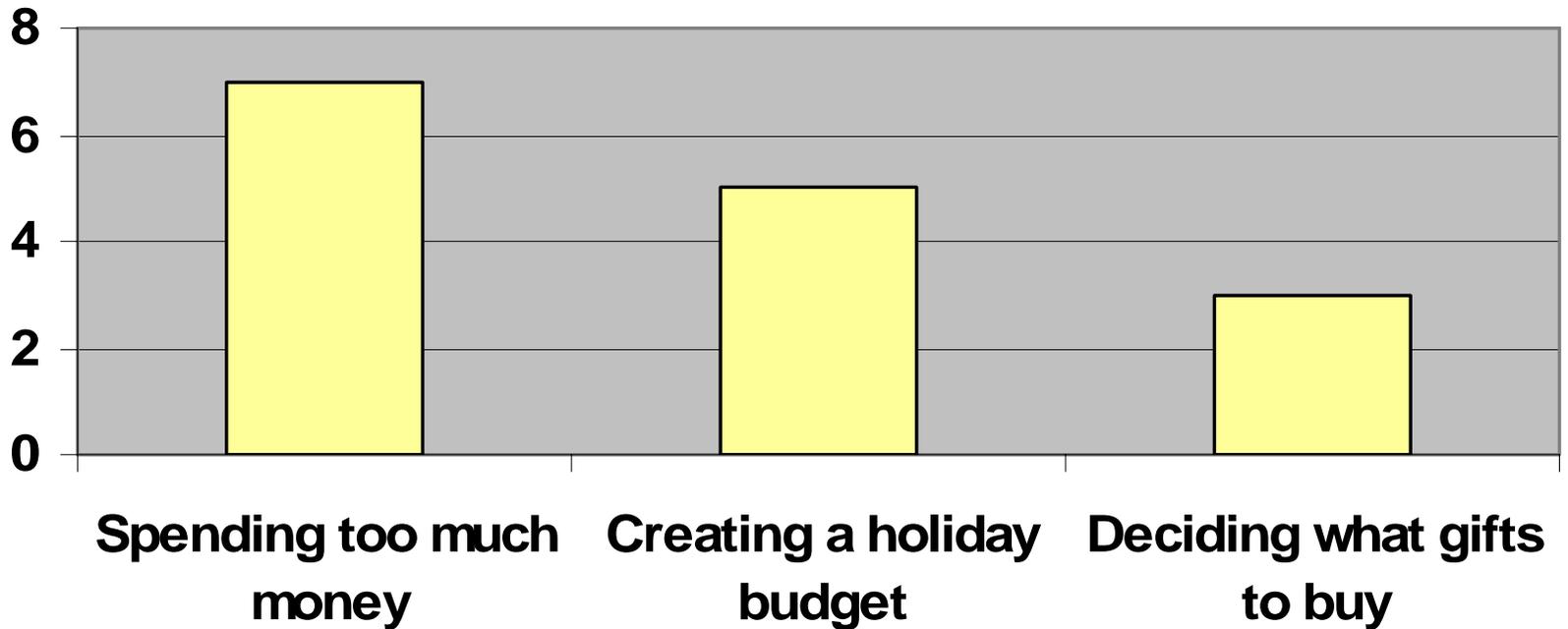
Your Shopping Habits

Our survey found:

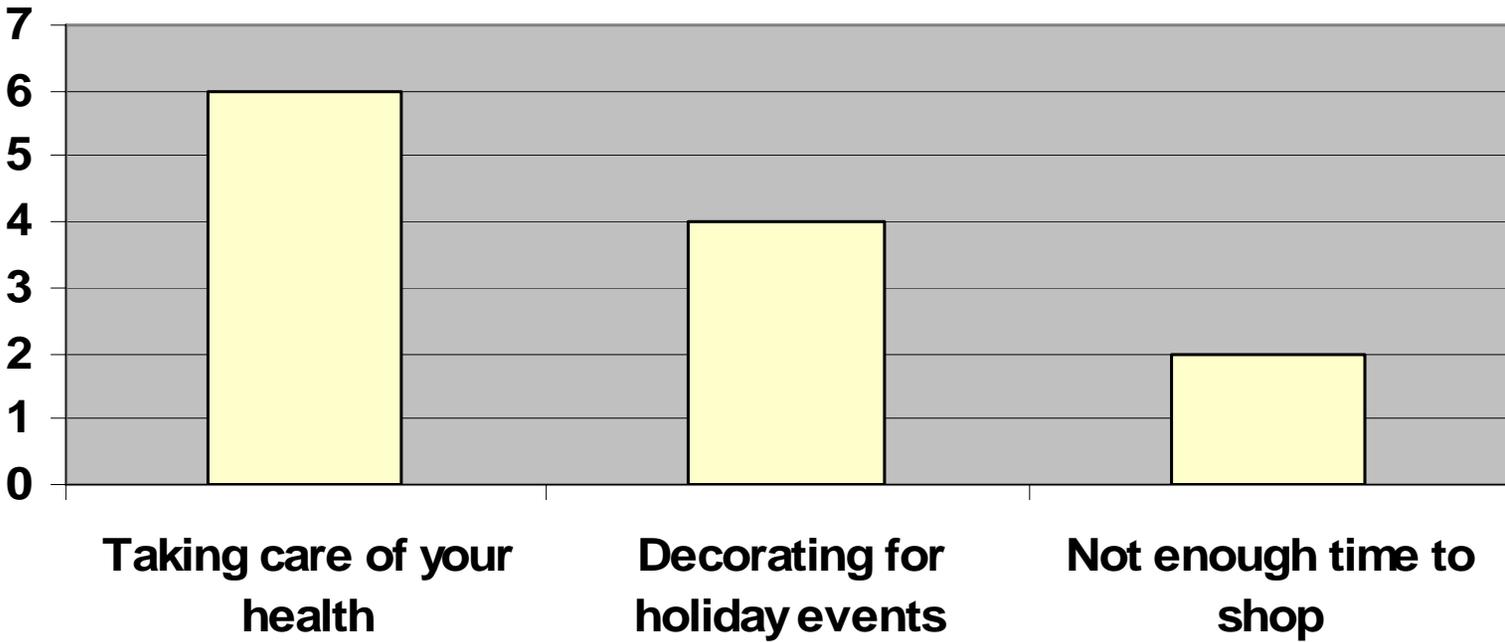
- ★ You either shop right after the holidays for the next year or after Thanksgiving.
- ★ Most report that they were not last minute shoppers.
- ★ Some traditions that you considered doing without this year were...

More survey results...

Top 3 most stressfull



3 Least stressful



Tips to Control Your Budget

★ Make a list and stick to it!

- ★ Figure out everything that you need to purchase

★ Prioritize

- ★ What do you really need?

★ Buy in bulk



More Helpful Tips



★ Shop online

- ★ Those that shop online are less likely to impulse buy
- ★ Look for free shipping! www.Amazon.com

★ Make it yourself

★ Use recycled items

Make it easy on yourself

- ★ Pay with cash

 - ★ Those that pay with credit card spend more!

- ★ Look for coupons for holiday meal items

 - ★ www.couponmom.com

- ★ Get others involved

 - ★ Have a potluck dinner instead of cooking it all.

- ★ Simplify your gift list

How to Boost Your Budget

- ★ Make a wish list for the holiday season.
- ★ Categorize list into needs, wants and extras.

Needs	Wants	Extras
Gifts for 2 children	New lights for tree	New PJ's for kids Christmas morning pics
Gas money for trip home	Gifts for children's teachers (2)	Ice skating trip with family
Money for homeless shelter donation	Host work party at our house	Fancy gift wrap and bows for presents
Food for Christmas dinner	Gifts for babysitter and neighborhood kids (4)	

Needs	Wants	Extras
Gifts for our children (2) Amt: \$100.00	New lights for tree Amt: \$15.00	New PJ's for children Amt: \$50.00
Gas money for trip home Amt: \$200.00	Gifts for childrens' teachers (2) Amt: \$20.00	Ice skating trip with family Amt: \$40.00
Money for charitable donation Amt: \$100.00	Host work party at our home Amt: \$50.00	Fancy gift decorations Amt: \$10.00
Food for family gathering Amt: \$75.00	Gifts for babysitter Amt: \$20.00	
Total: \$475.00	Total: \$105.00	Total: \$100.00

- ★ You need to assign an honest, realistic price tag to each column.
- ★ Keep track of all of your expenses to make sure you stick to your budget. Carry this chart with you as you shop.

Resources

Helpful websites:

www.FatWallett.com

www.SlickDeals.net

www.SundaySaver.com

www.Sales.Circular.com

Questions?