NEW HORIZONS
CREDIT UNION
Solutions for the Real World®

Sleigh Your Holiday Budget

4 Tips for the Season

The holidays are full of joy, family, and food — but they can also be a fast track to overspending. In fact, the average shopper can easily blow their budget before the New Year even arrives. The good news? A little planning goes a long way. Here are four tips to help you give generously without breaking the bank.

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1. Make a List & Check It Twice

'Tis the season for giving, but keep your gift-giving at a realistic level — both in who you give to and what you give. Set a budget and a list early, and stick to it as closely as you can. A little structure now saves a lot of stress later.

2. Shop the Sales

Black Friday, Small Business Saturday, and Cyber Monday are prime opportunities to save. Keep an eye out for discounts that pop up closer to the holidays, too — retailers often sweeten deals as the season goes on.

3. Use Gift Cards & Points

Take stock of any unused gift cards you can put toward your holiday shopping. Don't forget to check your rewards points for discounts and deals — they can add up to real savings.

4. Plan Ahead & Save

Want to get a head start on next year? New Horizons Credit Union offers a Christmas Club Savings Account to help you prepare. Small deposits throughout the year add up to big relief come next November.

A happy holiday season isn't about how much you spend — it's about spending smart. Make your list early, shop the sales, cash in your gift cards and rewards, and let steady saving carry you into next year. When all four work together, you get the joy of giving without the January regret.

And if you've been saving all year, your Christmas Club payout is proof that planning pays off. Keep the momentum going — small deposits today mean a lighter holiday next year.

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