

Holiday Saving and Spending

Save yourself from financial and emotional stress this holiday season!



Make a budget

...and stick to it! Create a gift list and track your spending.



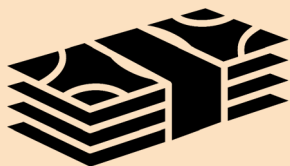
Think about your plans

Do your holiday plans include attending or hosting any parties? How about traveling?



Take advantage of deals

When shopping for the holidays, look for sales, use coupons, credit card or store rewards, or any rewards apps.



Stretch your dollar

For extra savings, purchase certain goods or decor at secondhand shops or the dollar store.



Prep ahead of time

If you're hosting, purchase items in advance. You can store or freeze anything needed closer to the holiday if you have the space.



Don't wait!

The week leading up to a holiday is extremely busy. Avoid traffic, long lines, elevated prices, and out of stock items by planning ahead.

Use our attached budgeting sheets to plan your perfect holiday!

Contact education@visionsfcu.org for more resources on other financial wellness topics!

Holiday Travel Budget Sheet

Destination		Dates	
Estimated Budget		Actual Amount Spent	
Transportation	Cost	Details	
Airfare			
Airport Parking			
Airport Shuttle			
Car Rental			
Tolls			
Taxi/Uber/Lyft			
Accommodations	Dates	Details	Amount
Hotel			
Airbnb			
Other			
Shopping			
Clothes			
Souvenirs			
Duty Free			
Others			
Meals & Drinks			
Meals			
Snacks			
Groceries			
Drinks			
Entertainment			
Amusement Parks			
Shows			
Museums			
Night Clubs			
Other Activities			
			Subtotal
			Discounts
			Total Amount