



Tips for the Holiday Season



List It. Look at the calendar and figure out all of the events that you will be hosting or attending.



Get Organized. Plan out all the things that you need to purchase. Make sure to not overlook any costs. Avoid extra expenses or making duplicate purchases.



Travel Smart. When traveling be sure to notify your financial institution. This lets them know not to flag activity in new locations.



Be thrifty. Give a creative gift that is also cost effective. An example would be to host a cookie decorating party or a holiday movie night. You provide the supplies and everyone enjoys!



Start Searching. Find sales or coupons that are being offered. Plan your shopping trips around these deals.



Be Wary. If you are questioning whether or not a charity asking for money is real then search for any scams or complaints others may have had.



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