



Avoid Seasonal Splurging This Year

Hearing more swipes from credit cards than the ringing of silver bells this holiday season? Texas CPAs offer five smart spending tips so you'll have a ho-ho holiday instead of a ho-hum holiday spending hangover.

1. Review last year's holiday expenses.

Get an idea on how much you spend on gifts, decorating, entertaining, etc.

2. Prepare an overall holiday budget.

Determine a realistic spending plan and stick to it.

3. Set realistic spending limits.

Make a gift list – and check it twice.

4. Avoid using credit cards.

Using cash or a debit card may make you think more carefully about the purchase.

5. Consider Christmas Club accounts for next year.

Each week, deposit a set amount in an account and, come October, you receive a check just in time for holiday shopping.

Visit www.ValueYourMoney.org for more personal finance advice.

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