



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 actually 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.

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