

# Tips On How To Save For Christmas

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Christmas spending can be stressful and expensive. When purchased on credit, Christmas spending is often rolled into the New Year; leaving you with bills to be paid for over the next weeks and months. By planning ahead for Christmas, you can save yourself a lot of money, time and headache. Here are some easy steps to help you save:

1. Create a budget: You can't stick to a budget unless you have one. Take the time to decide how much you can afford to spend for Christmas and then stick to it!
2. Start saving: Begin setting aside money now. If you put money aside early, even \$5 a paycheck, you can pay for Christmas gifts in cash.
3. Start a change jar: Throughout the year, dump loose change into the jar each night and use it for Christmas cash.
4. Create a Christmas list: If you have a list of gifts to refer to, you can purchase items when you see an awesome sale price throughout the year. Utilize online resources such as Groupon and LivingSocial to find even better deals.
5. Cut your spending: Consider slashing your morning coffee expense, regular lunch date or weekly theatre visit. Instead, make your coffee at home, bring your lunch or rent a movie. Add the money you saved into your Christmas budget; small saving amounts will add up fast.

Purchasing gifts in advance and using cash to pay for things will help make your holidays less hectic. Remember that meaningful gifts don't have to be costly. Oftentimes, the most remembered gifts are those that took time and thought rather than money.

Nikki Capener is a student at Utah State University studying family and consumer sciences education. She is the family and consumer science intern in Box Elder County and has loved working with the Extension faculty and 4-H youth. Her experience working with Extension has been incredibly beneficial; she has learned much while working with Ann Henderson. Her hobbies include running, cooking, sewing and making crafts.