

# LIFESTYLE LESSONS



Personal risk management tips provided by: KRGINsure

## Did You Know?

The leading cause of stress during the holiday season derives from money problems. If you are like most consumers, you have not planned ahead and may find yourself struggling for cash come January. Proper budgeting and smart shopping techniques will help you stay within budget while finding something special for everyone on your list.

## BUDGET PROPERLY FOR THE HOLIDAYS

- Check your shopping list and make sure that everyone you are buying for needs a gift.
- Write down a maximum dollar amount that you want to spend for your entire list and then track how much you are actually spending.
- Buy items in bulk so you always have something little on hand for unexpected gifts.
- Take advantage of post-holiday sales on gifts for next year.
- Get a part-time job during the holidays, such as wrapping gifts at the local mall or being part of the Christmas display.
- Consider opening a holiday savings account.
- Be realistic about your purchases and ask yourself the following: Can I really afford this gift? Do I have the cash in my bank account to pay for it?
- When shopping, leave your credit cards at home. Then, if you do not have the cash to pay for it, you can't buy the gift.
- Consider staying home and shopping online. Not only do many retailers waive shipping fees during the holidays, you'll save money on gas by not having to visit the mall, too.

## Plan Ahead

Instead of worrying about these money-related problems, get your finances in order and spend time worrying about what colour to frost your holiday cookies instead!

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