

## **Christmas Spending Types**

Christmas is typically a very exciting time for most people, filled with family, holiday parties, gifts and good cheer. However, Christmas can also be a very stressful time because of the financial obligations resulting from the holiday. The Christmas holiday typically leaves many people spending more money than they anticipated or could afford. It also leaves people with credit card bills that they will be unable to pay in a reasonable amount of time. There are many ways to avoid or minimize the affects of Christmas spending. Many of the tips below will help to avoid the overspending that many people deal with.

### **Budget Money Monthly**

Putting away money throughout the year will help to minimize the financial burden that you will feel immediately after the holidays. By saving as little as \$25 a paycheck it will leave you with \$600 of holiday spending cash. This is a lot of money that will not find its way on to your credit cards where it will be gaining interest every month. It will also prevent huge credit card bills entering the New Year.