

# Avoid Seasonal Splurging This Year



Hearing more swipes from credit cards than the ringing of silver bells this holiday season? Virginia 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.

Paying in cash is a good way to reduce spending — it can help you to think more carefully about what you are buying.

## 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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