

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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