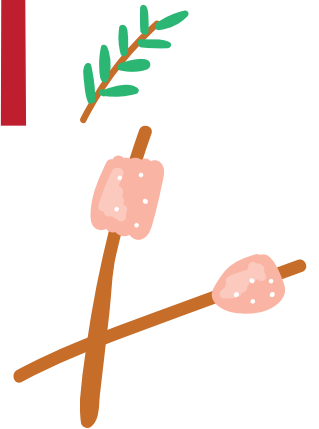




20 Tips for a Fun & Frugal Christmas



1. Set up a budget in advance and stick to it.
2. Start buying as early as possible.
3. Plan Holiday meals and snacks in advance to avoid buying too much.
4. Make homemade Christmas cards and tags.
5. Give cookies or other baked goods and food items as presents.
6. Gift your skills or time.
7. Reuse Christmas wrapping and gift bags
8. Price check carefully before you shop.
9. Do DIY Christmas decorations.
10. Commit to a cash-only Christmas.
11. Consider buying used where you can.
12. Host a neighborhood cookie swap.
13. Give gifts that meet a need.
14. Reduce the number of people you buy gifts for.
15. Do Secret Santa instead of buying a lot of gifts for everyone.
16. Be prepared to say "no" when needed.
17. Use money-saving apps.
18. Go to free Christmas events in your community.
19. Do free Christmas activities at home (movie marathon, roast marshmallows, etc.)
20. Remember what the holiday season is really about.

