

3 *budgeting* TIPS

Everyone Needs For Christmas

While it's incredibly fun to shop for Christmas, it can also be incredibly stressful. It's easy to get caught up in the spirit of giving and spend a little too much.

That's where your budget can help! By organizing your money now, you'll know exactly how much you can spend on gifts for your favorite people. Here are three crucial tips to remember.



Start Thinking Of Gift Ideas Now

During the holidays, stores are competing for your business. So if that blanket scarf you want isn't on sale at one place, chances are it will be on sale *somewhere at some point* this season.



Do It Yourself

Homemade gifts are a great way to maximize your giving without increasing your budget. But don't procrastinate until the day before you give them. Make your Mason jar cookies ahead of time and actually try a batch of them.



Track Your Spending

A budget doesn't help if you don't stick to it. You have to track your spending when life gets crazy—*especially* when life gets crazy. This will remove the anxiety of “Can I really afford to buy this?” or “Can I really afford to go there?” The last thing you need during the most wonderful time of the year is more stress.

Have Tons of Holiday Fun!

A budget makes your Christmas shopping more fun because you know how much you can spend on the people you love. No guessing and no stressing!
That's what we like to call holiday magic.

With SmartDollar, you'll get access to the online budgeting tool EveryDollar for free!