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| **The holidays are sneaking up on us . . .**  **Is your budget ready?** |
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| How is it already almost the holiday season? Wasn’t it *just* July or something?  We’re pretty sure that sums up just about everyone’s year—pretty confident on that one. But hey! Here we are just weeks away from the holidays, and the vast majority of people haven’t even thought about their holiday budget. So, let this be your ever-so-friendly reminder that: |
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| ***Your budget needs to happen to the holidays, so the holidays don’t happen to your budget.***  There. We said it. Now, here are some tips on how to *actually* do that so the end of the year can be a celebration instead of sadness (and debt). |
| 1. **Budget**. Always, always, ALWAYS make a budget for holiday spending. If it isn’t a regular purchase (think January–October), you need it in your holiday budget. **And** **actually stick to your holiday budget.** 2. **Block out Black Friday.** If there is something on sale that you’ve budgeted for (no cheating now), go for it! Just get in the habit of saying *no*. It’s the perfect time of year to practice. 3. **Sell stuff you don’t need.** People all over are looking for used gifts, an extra chair for their family Christmas, or another pie dish because Aunt Tina “wants pecan pie, not pumpkin pie.”   The holidays aren’t just about financial stress. With family get togethers, school programs, and work parties. . . it can be *a lot* to handle! Check out these [tips](https://www.smartdollar.com/app/read/find-money-for-christmas?utm_source=smartdollar-created&utm_medium=word_doc_email&utm_content=hyperlink&utm_term=financial_wellness_bu&utm_campaign=holiday) about avoiding stress during the holidays.  To sign up for your free SmartDollar account, go to [smartdollar.com/start](https://www.ramseysolutions.com/corporate-wellness/smartdollar/sign-up?utm_source=smartdollar-created&utm_medium=word_doc_email&utm_content=hyperlink&utm_term=financial_wellness_bu&utm_campaign=holiday) and enter the keyword ***[keyword].***  [**Create an Account**](https://www.ramseysolutions.com/corporate-wellness/smartdollar/sign-up?utm_source=smartdollar-created&utm_medium=word_doc_email&utm_content=hyperlink&utm_term=financial_wellness_bu&utm_campaign=holiday)  **|** [**Sign In**](https://www.smartdollar.com/app/dashboard) |