

TOPICS OF DISCUSSION

- How Much is Enough?
- What Creative Ways Can I Spend Less or Earn While I Spend?
- How Can I Build My Credit WHILE SPENDING?
 How Do I Apply These Successful Habits To My Everyday Life?

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THE BUDGET							
Days to Christmas	51 about 7.5 weeks						
Total Budget Amount	\$25)	\$ 500	\$	750	\$1	,000
Total Budget Amount Daily amount to save		5				· ·	, 000 ,. 20
	\$		\$ 10	\$	15	\$	

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How To Budget For Holiday Spending!

What Creative Ways Can I Spend Less or Earn While I Spend?



CHRISTMAS STATISTICS: KNOW YOUR #'S Source: Fortunily.com

- In 2019, holiday sales surpassed the TRILLION-DOLLAR mark with US households spending an average of \$1,496 during the season.
 - ▶ 1/3 of this spending is on actual gifts and cards (\$511).
 - ▶ 2/3 of this spending is on entertaining, going out and buying outfits (\$985).
- Americans spend an average of \$123 on their spouses for Christmas.

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CHRISTMAS STATISTICS: KNOW YOUR #'S

- More than 60% of holiday shoppers buy their gifts a week before Christmas.
- ▶ 47.4% of women want jewelry.
- ▶ 32.3% of men want gift vouchers.
- ► 22% of Americans believe Christmas spending will leave them in debt.

LET'S PLAN.....

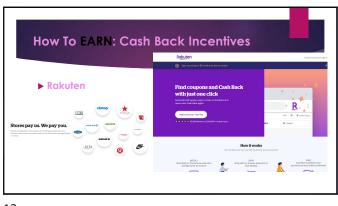
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Your "Step-By-Step" Spending Plan

- 1. Create "Your Christmas Giver List".
- Set PER PERSON budgets based on your overall budget.
- 3. Find the gift <u>BEFORE</u> you leave the house!
- 4. STICK TO THE PLAN!!!

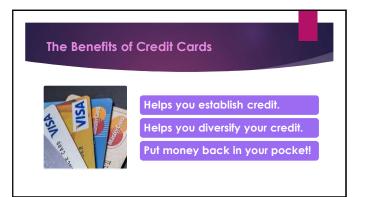
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How To SPEND LESS: WHO SAID SALE??? • Seasonal Sales Incentives (Black Friday & Cyber Monday) • Electronics, Home appliances and tools • End of Year Deals • Toys & Christmas decorations



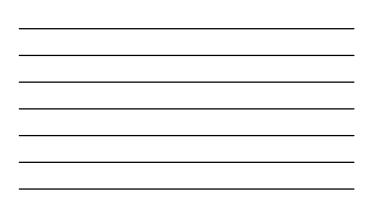












How Do I Apply These Successful Habits To My Everyday Life?

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NEED HELP? CONTACT ME ©

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ANY QUESTIONS?