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5 Questions For Holiday Budgeting

- Where will I celebrate Christmas this year?
- How many days will I be there?
- What are my responsibilities?
- What am I doing for gifts?
- How will I give back?

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THE BUDGET

Days to Christmas	51	about 7.5 weeks			
Total Budget Amount	\$250	\$ 500	\$750	\$1,000	
Daily amount to save	\$ 5	\$ 10	\$ 15	\$ 20	
Weekly amount to save	\$ 34	\$ 69	\$ 103	\$ 137	
Bi-Weekly amount to save	\$ 69	\$ 137	\$ 206	\$ 275	

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How To Budget For Holiday Spending!

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

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How To Budget For Holiday Spending!

LET'S TALK #S.....

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CHRISTMAS STATISTICS: KNOW YOUR #S
Source: Fortunly.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
Source: Fortunly.com

- ▶ 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.

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How To Budget For Holiday Spending!

LET'S PLAN.....

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Your "Step-By-Step" Spending Plan

1. Create "Your Christmas Giver List".
2. Set **PER PERSON** budgets based on your overall budget.
3. Find the gift **BEFORE** 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



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How To EARN: Cash Back Incentives

▶ **Rakuten**

Stores pay us. We pay you.

The screenshot shows the Rakuten homepage with a purple header. The main content area has a purple background with white text: 'Find coupons and Cash Back with just one click'. Below this is a search bar and a 'How it works' section with three icons: 'How it works', 'How it works', and 'How it works'.

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How To EARN: Spending Incentives

▶ Other ways to earn incentives

- ▶ Reward points
- ▶ Sky Miles
- ▶ B2B (Business to Business)


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How To Budget For Holiday Spending!

How Can I Build My Credit WHILE SPENDING?

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The Benefits of Credit Cards



- Helps you establish credit.
- Helps you diversify your credit.
- Put money back in your pocket!

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The Benefits of Credit Cards

BUT.....

You must be **responsible** with your spending and payoffs.

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The Benefits of Credit Cards



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How To Budget For Holiday Spending!

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

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MY BIGGER FUTURE

**PLAN...BUDGET...
INVEST &
ACHIEVE!!!**

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NEED HELP? CONTACT ME ☺

**Her Crown Accounting & Business
Solutions, LLC**

Website: www.hercrownaccounting.com
 Email: info@hercrownaccounting.com
 Phone: 404-836-2445
 Instagram: [@hercrownaccounting](https://www.instagram.com/hercrownaccounting)
 Facebook: [Her Crown Accounting](https://www.facebook.com/HerCrownAccounting)

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How To Budget For Holiday Spending!

ANY QUESTIONS?
