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MANAGING IN TOUGH TIMES INITIATIVE

FAMILY FINANCIAL MANAGEMENT

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THIS MONTH’S TOPIC:

More Holiday Enjoyment for Less

Have you started the Christmas holiday shopping countdown yet? It may sound crazy, since we are still enjoying the hot days of summer, but with only slightly over 100 shopping days left, it is time to start thinking about a holiday budget. To avoid the holiday crunch on your wallet at the end of the year, plan for holiday expenses throughout the year.

Also, it is important to realize that Christmas is not the only expensive holiday in the next three months. Halloween ranks as the third most expensive holiday, following Christmas and Valentine’s Day. This may be a surprise, since typically the holiday does not involve large gift giving or family events. Nonetheless, the price of costumes, candy, and decorations adds up. Preparing early for holiday expenses can reduce stress and your after-holiday bills, regardless of the holiday you are celebrating.



