# Holiday Budgeting Tips: Make the Most of the Season Without Overspending

The holiday season brings plenty of joy, celebrations, and traditions, but it can also bring extra pressure on your budget. Between gifts, travel, decorations, entertaining, and charitable giving, expenses can add up quickly if you don't have a plan in place.

The good news? With a little preparation and a few smart strategies, you can enjoy the holidays while staying on track with your financial goals.

## Start with a Holiday Spending Plan

Before the shopping begins, take time to determine how much you can realistically afford to spend this season. Consider all holiday-related expenses, including:

- Gifts for family and friends
- Travel costs
- Holiday meals and gatherings
- Decorations
- Seasonal activities and events
- Charitable donations

Once you've established your overall budget, break it down into categories. Having spending limits for each area can help you make informed decisions and avoid unexpected surprises when January arrives.

## Save Before You Spend

One of the best ways to reduce holiday financial stress is to save throughout the year. **Setting aside even**

**small amounts regularly** can create a dedicated holiday fund that keeps seasonal expenses from impacting your everyday budget.

If the holidays are already approaching, it's not too late to start. Any amount you can save now is money you won't need to borrow later.

## Reach Your Savings Goals

Whether you're saving for the holidays, a family vacation, a new vehicle, or another important milestone, the **Goals** feature in online banking can help you turn your plans into reality.

Goals lets you set a savings target for whatever you want to save for, then provides real-time updates on your progress. Simply:

1. Choose a savings category or create your own.
2. Enter your target date.
3. Set your goal amount.
4. Accept the prompt for automatic transfers calculated to help you reach your goal on time.

Best of all, you don't need any additional apps or software. Goals is already available within **Hills Bank Online** on your desktop or smartphone.

Start creating your first Goal today and take a proactive approach to preparing for future expenses.

## Shop with a Purpose

Holiday sales can make it tempting to buy more than you planned. Before making a purchase, ask yourself a simple question:

**"Would I buy this if it weren't on sale?"**

A discount doesn't automatically make something a good value. Focusing on items you genuinely need or have already planned to purchase can help prevent impulse spending.

Consider assigning each purchase a purpose:

- Gift
- Essential item
- Replacement for something you already own
- Personal want

This simple exercise can help you prioritize your spending and make more intentional decisions.

## Set a Deal Budget

Black Friday and Cyber Monday can offer legitimate savings opportunities, but only if you enter the shopping season with a plan. Rather than chasing every promotion, establish a specific dollar amount you're willing to spend during seasonal sales and stick to it.

Think of it as creating a "holiday deals budget." Once you've reached your spending limit, consider your shopping complete.

## Don't Let Credit Card Debt Overshadow the Holidays

Credit cards can be useful tools, especially for online purchases and fraud protection, but carrying a balance can quickly turn a holiday bargain into a more expensive purchase.

If you choose to use a credit card:

- Stay within your planned holiday budget.
- Track purchases carefully.
- Pay off charges as quickly as possible.
- Avoid using credit to purchase items you cannot afford.

## Look for Meaningful Ways to Save

Holiday memories are rarely tied to how much money was spent. Consider ways to reduce expenses without sacrificing the experience.

Some ideas include:

- Organizing a gift exchange instead of purchasing gifts for everyone.
- Setting spending limits for family gift-giving.
- Making homemade treats or gifts.
- Hosting potluck-style holiday gatherings.
- Taking advantage of community holiday events and activities.

Often, the most meaningful traditions cost very little.

## Focus on Progress, Not Perfection

No holiday budget goes exactly according to plan. Unexpected expenses happen, and that's okay. The key is having a strategy that helps you spend intentionally and avoid financial stress.

By creating a spending plan, saving ahead of time, and leveraging tools like **Goals in Hills Bank Online**, you can enjoy the holiday season with greater confidence and peace of mind.

**The Best Holiday Gift You Can Give Yourself**

The holidays are meant to be enjoyed. When you plan ahead, save consistently, and stay mindful of your spending, you'll be in a better position to celebrate without worrying about lingering debt after the decorations come down.

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