Budgeting Tips for Holiday Spending

Dedra Thomas, Family Financial Specialist

💰 Carry only small amounts of cash in your wallet so you will not spend it.
💰 Use credit cards only if you can pay the balance in full before the closing of the 30 day billing cycle.
💰 Do not go shopping just for fun.

💰 Take your written budget plans with you as a reminder of the amount of money you can spend.

💰 Buy only what is on your list and look for the discounted price.

💰 Shop around to get the best price.

💰 Only spend what you can afford. Remember, it’s a Holiday and you want to be financially happy after it’s over!

If you would like to learn more, contact Dedra Thomas at the Johnson County Extension Office at (660)747-3193.

University of Missouri - Extension is an equal opportunity/ADA institution