



Trim Your Holiday Spending

Save that New Year's resolution for something besides paying down holiday debt. With a bit of planning and saving, and a little help from the Internet, you can keep your holiday spending in check.

Plan ahead — Create a spending plan using an online budgeting tool or homemade spreadsheet. Make a list of recipients and establish a budget for each individual. Include gifts for family, friends, and teachers, as well as travel expenses, holiday parties, and items such as wrapping paper, postage, and holiday decorations and clothing.

Suggest a gift exchange – Gift exchange games can be an interactive and creative way to entertain guests, and to shrink the number of presents each person must purchase.

Forgo extended warranties – Most financial experts recommend skipping extended warranties. Shoppers rarely redeem them and, if they do, the average repair cost isn't much more than the warranty cost.

Use coupon codes – Find thousands of coupon codes on the Internet, by searching sites like [Tada](#), [Coupons.com](#), [RetailMeNot.com](#), [Swagbucks](#), and many more.

Free Shipping Day – Visit [FreeShippingDay.com](#) to find out which eStores are participating, and search coupon codes for additional savings.

Look for Black Friday and Cyber Monday online deals – Many of these sales are available online for the same price as in stores. Also, Cyber Monday deals often start well in advance of that day, so shop ahead.

Purchase reduced price gift cards — Sites like GiftCardGranny.com and Raise.com offer discounted gift cards for many major retailers.

Use daily deal sites — Deal sites Groupon.com or LivingSocial.com offer deeply discounted offers on things like restaurants, jewelry, spas, hotels, golf courses, gym memberships, home supplies, and much more. Purchase a gift item or give an activity like a kayak rental or a weekend getaway.

Use mobile shopping apps — Find the lowest prices on holiday items with apps like Shopsyavvy and RedLaser, both available for iPhone or Android. Simply scan the bar code or type in a product name, and the app scans for the lowest prices online or at a nearby store. CouponSherpa is a mobile coupon app featuring hundreds of digital coupons.

Open a Holiday Savings account — To avoid credit card debt, save now so you can pay cash for these holiday items. Check out our website to set up a savings account for future holiday needs.

M1NJFCU offers Christmas Clubs for our members. Deposit however much you want, however often you want. Then, the funds saved in this account become available for you to use on October 1st of each year. After that, start saving for the next year all over again!