

SUCCESS+

HOLIDAY SAVINGS GUIDE

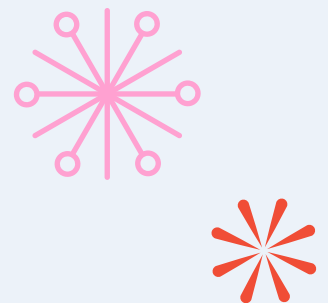




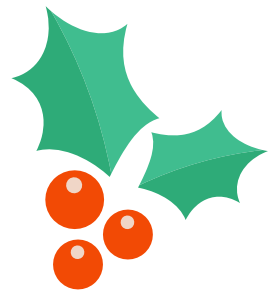
The holiday season is often a time of joy, celebration, and... spending money.

But fear not! Our exclusive SUCCESS+ Holiday Savings Guide is here to help you navigate this time of year with ease, creativity, and a bit of fun.

With tips tailored just for you, this guide will show you different ways to save without sacrificing the magic of the season.



Fun & Festive Ways to Save



DIY GIFTS

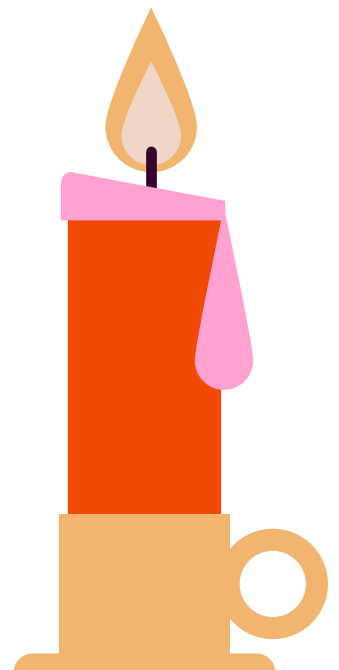
Tap into your creative side this holiday season! Handcrafted gifts not only save money but also add a personal touch that store-bought items can't match. Here are some fun ideas:

- **Baked goods:**
Delight your loved ones with homemade cookies, brownies, or jams. Package them beautifully for a thoughtful and tasty gift. Try buying ingredients in bulk, searching for seasonal sales, and choosing simple recipes to significantly reduce costs.
- **Homemade candles:**
Get crafty by creating personalized candles using essential oils and decorative jars. Tailor them to your recipient's favorite scents for a truly special touch! To make this festive craft more budget-friendly, we recommend using old jars or containers, exploring inexpensive fragrance alternatives (such as vanilla extract you may already have on hand), and purchasing wax and wick in bulk.
- **Personalized photo albums:**
Put together a photo album or scrapbook filled with cherished memories. This heartfelt gift celebrates your relationship and is sure to be treasured. Use materials you already have at home (magazines, wrapping paper, etc.), look for print shops that offer bulk discounts, or contact your local library to discover their printing rates.

HOLIDAY MEAL PREP

The holidays can bring hefty restaurant bills, but you can still enjoy delicious meals without breaking the bank. Why not organize a potluck with friends or family?

- **Share the load:**
Each person can bring a dish, allowing everyone to contribute while enjoying a variety of flavors. This means less cooking for you!
- **Pick a theme:**
Pick a fun theme like "Santa's snacks" to inspire creative and festive cooking. Think a veggie platter arranged in the shape of a Christmas tree, snappy peppermint bark, or classic gingerbread cookies.
- **Make memories:**
Potlucks are about more than just food; they're a chance to connect with loved ones. Enjoy laughs and stories as you share a blissful meal.



GIFT EXCHANGE

Make gift giving less stressful and more exciting with a Secret Santa or White Elephant gift exchange. Here's how:

- **Set a budget:**
Agree on a spending limit that everyone can comfortably manage. This keeps it fun without financial pressure.
- **Add a twist:**
In a White Elephant exchange, participants can "steal" gifts from each other, creating hilarious moments and surprises.
- **Surprise element:**
With Secret Santa, enjoy the thrill of guessing who your gift is from, adding an element of fun to the process. Encourage participants to wrap gifts in creative ways using materials they already have and to include a heartfelt note for a meaningful touch.



LEVERAGE SEASONAL SALES

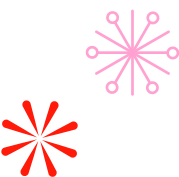
The holiday season is full of sales, and savvy shoppers capitalize on this!

- **Stay alert:**
Keep an eye out for advertisements and promotions, as many retailers offer significant discounts as the holidays approach. (Hello, Black Friday!)
- **Use price comparison tools:**
There are many websites and free apps that can help you compare prices across different stores, ensuring you snag the best deal.
- **Make a list:**
Before hitting the stores, create a list of what you truly need to avoid impulse purchases that can add up quickly.

UTILIZE CASH-BACK AND REWARDS PROGRAMS

Take advantage of cash-back and rewards programs to maximize your holiday shopping savings.

- **Credit card rewards:**
If you have a credit card that offers cash back or points for purchases, use it wisely. Make sure to pay off the balance each month to avoid interest charges while reaping the rewards.
- **Cash-back apps:**
Download free apps that provide cash back for in-store or online purchases. Many feature exclusive offers that can help your savings add up quickly.
- **Keep track:**
Monitor your spending to see how much you're saving. This not only helps you stay on budget but also highlights the benefits of using these programs.



PLAN POST-HOLIDAY SALES SHOPPING

Once the holiday rush has settled, it's the perfect time to scoop up some fantastic deals!

- **Hit the clearance racks:**
Retailers often discount wrapping paper, decorations, and holiday-themed items immediately after the season ends.
- **Stock up for next year:**
Buy gifts for next year at a fraction of the price. Keep an eye out for items that could make great presents or nonperishable stocking stuffers.
- **Plan ahead:**
Make a note of what you'll need for next year's celebrations to avoid overspending. Don't let enticing post-holiday deals distract you from your financial goals!



FAMILY EXPERIENCES OVER MATERIAL GIFTS

This holiday season, focus on creating lasting memories instead of accumulating more stuff.

- **Plan fun outings:**
Organize activities like ice skating, visiting local holiday light displays, or taking a day trip to explore nearby attractions. These can often be low-cost or free.
- **Be adventurous:**
Try something new together, such as a holiday-themed escape room or a craft workshop, which can provide memorable experiences without breaking the bank.
- **Cherish the moments:**
These shared experiences can be more meaningful and fulfilling than any physical gift, helping you bond as a family while staying aligned with your financial aspirations.

This holiday season, let's embrace the spirit of giving without the financial stress together.

With these saving strategies, you can enjoy the holidays to the fullest while taking care of your finances.

Here's to creating wonderful memories and enjoying a festive season filled with joy and laughter.

