

Avoid holiday debt

Give yourself a present. Keep holiday spending within your means.

- Set a limit on what you will spend.
- Make a list before you shop.
- Buy from stores that offer layaway plans.
- Avoid impulse buying. Leave your credit cards at home.
- Shop less – in stores, online, and while watching TV.
- At family gatherings, discuss ways you can all spend less on gifts. Make a resolution to start a monthly savings account to use for holiday spending.

Yes 

Comparison shop. Check out prices online and in-store ads. Use coupons for items on your list.

Pay with cash or a debit card.

No 

Don't go overboard, even during sales. You'll save 100 percent on items that you don't need.

Don't charge more than you can pay off when your balance is due.

