

Hopkins County Extension

Family and Consumer Sciences

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It's Not Too Late to Develop a Holiday Budget

The holidays are quickly approaching. While holidays give people time to spend with loved ones, all the extra purchases for gifts, food and decorations can quickly escalate. If you have not been saving all year, you might be starting to feel the financial pinch that can come with the season.

Developing a budget can help start your financial preparation for the holidays. Budgets give you a great idea of the amount of money you will need to get through the holidays and will help avoid impulse buying. It is important to include all holiday purchases when developing a budget. Think of any events, travel, charitable donations and gifts that you have planned for the season. Remember to list food and other entertainment costs if you plan on hosting holiday celebrations. Be sure to list each person you plan to give a gift and the amount you plan to spend—no matter how small.

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