

Helpful Holiday Hints

Tis The Season To Be Saving

(NAPS)—There's no reason that making merry during the holiday season should leave you with a financial hangover.

There are many ways you can stay out of debt—and even save—this season. The experts at Novadebt, a national non-profit social service agency dedicated to helping consumers regain financial stability, suggest the following tips:

- Purchase gifts with cash rather than on credit so you are not trapped into six more months of bills.

- Give gifts of your time/talent—these are worth more than anything that can be bought at the store. Consider a certificate of free babysitting for someone with small children or driving or cooking for the elderly.

- Decide in advance how much you can spend and stick to it. Make a list of who you need to buy gifts for and how much you will spend on each gift.

- Homemade gifts such as baked goods or knitted items make unique gifts that cost little and are something that money can't buy.

- Have a plan to pay off all holiday credit card purchases by April 30 of the following year.

- Go to wholesale stores for food items for holiday parties.

- Have your children make simple holiday decorations (string popcorn, cut out snowflakes) rather than buying expensive ones.

- If you overspent in past years, write down how you felt in January when the bills came and



The happiest holiday season may be the one that ends without credit card debt.

post it on the fridge. Look at it before you go shopping.

- Use unique, cost-effective material such as sheets and tablecloths to make beautiful, reusable gift bags.

- Buy next year's wrapping paper, cards and decorations after the holidays when they go on sale. Make gift cards out of last year's holiday cards.

- If money is tight and you will be spending less, explain to your children. They will be more likely to understand than you might imagine.

Novadebt's goal is to help educate the community on financial issues that affect people's daily lives. They conduct thousands of free budget counseling sessions and over 100 free financial workshops and seminars each year. For more information or a free consultation with one of Novadebt's certified credit counselors, call 1-800-99-BILLS or visit www.novadebt.org.