

# HOW TO HOLIDAY ON A BUDGET

## HOW TO CREATE A HOLIDAY BUDGET



Make a list of gift recipients and other holiday expenses



Determine how much you can afford to spend overall and, then, how much you'll spend on each person on your list and write it down on paper or digitally



Track your spending as you go to ensure you stay on budget  
[Holiday Budget Worksheet](#)

## SMART SHOPPING TIPS



**1 Keep a list**



**2 Shop throughout the year**



**3 Look for coupons and rebates, even for sale items**



**4 Skip the mall and shop online**



**5 Sign up for email updates from stores**

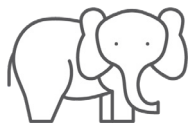


**6 Track deals for major sale days**

[How to Save Money for the Holidays](#)

[Holiday Shopping Tips: Spend Less, Give More](#)

## ALTERNATIVE WAYS TO SAVE ON GIFTS



White elephant gifts



Donate to a charity or volunteer your time



Participate in an experience together instead of gifts



Secret Santa



D.I.Y. using supplies you already have at home

[Last-Minute Holiday Checklist: 4 Tips for a Stress Free Holiday Season](#)

[Four Ways to Reduce Holiday Spending](#)



# HOW TO HOLIDAY ON A BUDGET

## HOLIDAY SHOPPING SAFETY TIPS

### Online



- Don't shop while connected to public Wi-Fi.
- Limit online shopping to merchants you know and trust.
- If an email is showing great deals for a vendor but it looks suspicious, check it twice; go directly to the vendor's website instead of clicking on the link.
- Ensure the website is secure when checking out; the URL should start with "https://".
- Use a strong, unique password if you set up an account to make a purchase.

### At-home



- Have neighbors collect your packages while you are at work or out of town.
- Limit what you share about your whereabouts and travel plans on social media.
- Conceal empty boxes placed outside for trash or recycling collection to prevent advertising what may be inside your home.
- Don't wait for your statements to come in the mail; go online regularly to review for any fraudulent charges to credit cards and checking accounts.

### On-the-go



- Limit the amount of cash you carry.
- Use parking lots that have adequate lighting.
- Don't place valuables under the seat or in the trunk after you park.
- If you take items out to your car before resuming shopping, make sure they're secured in the trunk, out of view, before you go to the next store.
- Reduce visibility of the cash you have on-hand when making purchases.
- Keep a secure hold on your purse and parcels; don't put them down or on top of the car to open the door.

**Stay Merry and Bright this Holiday Season with Personal Financial Safety Awareness**

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# NEXT STEP RESOURCES



## TOOLS AND RESOURCES



### Articles

Articles with tips and advice to help you take the next step toward your financial goals.

[Regions.com/Insights](https://Regions.com/Insights)



### Courses

A self-paced series of interactive videos covering financial wellness tips, accessible via mobile device, tablet, or desktop.

[Regions.com/Learn](https://Regions.com/Learn)



### Worksheets

Planning worksheets to help you break your goals down into manageable steps.

[Regions.com/NextStep](https://Regions.com/NextStep)



### Podcasts

Quick, educational podcasts with tips to help you achieve your personal and business goals.

[Regions.com/NextStepPodcasts](https://Regions.com/NextStepPodcasts)



### Webinars

Webinars on key financial wellness topics lead by Regions associates.

[Regions.com/NextStepWebinars](https://Regions.com/NextStepWebinars)



### Calculators

Interactive calculators that can help you budget and save for all of your goals.

[Regions.com/Insights/CalculatorLibrary](https://Regions.com/Insights/CalculatorLibrary)



### Learning for Kids

Fun, educational games and activities, focused on math and money, for Grades K-8.

[WeAreTeachers.com/Adventures-In-Math](https://WeAreTeachers.com/Adventures-In-Math)

## EXPLORE FOR MORE TIPS



### Family Budgeting & Saving

Family-friendly financial resources and advice to help families learn smart money habits.

[Regions.com/NextStepFamilyBudget](https://Regions.com/NextStepFamilyBudget)



### Navigating Homeownership

Guidance, tools, and resources to prepare for every step as a homeowner.

[Regions.com/NextStepHomeownership](https://Regions.com/NextStepHomeownership)



### Boost Your Money IQ with Financial Tips for Students

Insights and resources for students to make the most of their college experience without breaking their budget.

[Regions.com/NextStepForStudents](https://Regions.com/NextStepForStudents)



### Retirement Saving & Planning

Tools and resources to help you set saving goals and build your retirement plan.

[Regions.com/NextStepRetirement](https://Regions.com/NextStepRetirement)



### Saving For Your Next Vacation

Budgeting hacks and money-saving strategies to help you grow your vacation fund.

[Regions.com/NextStepVacationBudget](https://Regions.com/NextStepVacationBudget)



### Holiday Hacks

Spending, saving and budgeting tips for holiday shopping, activities, travel and more.

[Regions.com/NextStepHoliday](https://Regions.com/NextStepHoliday)



### Financial Guidance During COVID-19

Guidance, tools and resources to help you safeguard your finances.

[Regions.com/NextStepCoronavirus](https://Regions.com/NextStepCoronavirus)



### Next Step for Business

Collection of resources for business owners to help to take their businesses to the next level.

[Regions.com/NextStepForBusiness](https://Regions.com/NextStepForBusiness)

## LEARN MORE

- 1 Make an appointment with a Regions banker:**
  - Call the Regions Green Line at 1-800-REGIONS
  - Go to Regions.com and click “Make an Appointment”
  - Visit any Regions branch
- 2 Visit the Next Step Financial Learning Center for free, online interactive videos:** [Regions.com/Learn](https://Regions.com/Learn)
- 3 Use our online resources including articles, podcasts, and calculators:** [Regions.com/NextStep](https://Regions.com/NextStep)



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