

GALINOS MEDICAL CLINIC, INC

SPEND WISELY

BUDGET. This helps you figure out your long-term goals and work towards them. A budget forces you to map out your goals, save your money, keep track of your progress, and make your dreams a reality.

Switch to only **CASH.** If you have a severe problem with credit spending, this is the way to go. Some folks swear by this method even if they don't necessarily have trouble with credit cards.

Consider **HOMEMADE.** Homemade presents are great ways to save money while creating something memorable. These gifts might not work for everyone on your list, but they're good options for some. Consider photos for grandparents or cookies for your kids' teachers

Start **SAVING EARLY.** If you put aside money each month to cover your holiday expenses at the very start of the year, you will stress a lot less about your holiday spending when the time comes. Consult last year's budget to see how much you spent, then divide that number by 12. This is how much you need to put aside each month in order to cover the next year's holiday spending.



Make a **LIST** of things that has value to you and things that gives JOY to your life. If you know the definition of Joy. Bottom line: avoid spending too much money on things that aren't at the top of your "joy" list.

For some people, trying to stick to a holiday budget is frustrating. Trying to restrain their spending seems to suck all the joy and magic out of this special time of year. But if you think about it, that doesn't really make sense. What makes the holidays most enjoyable isn't the money you spend, but the time you spend with the people you love.

SOURCE:

<https://www.moneycrashers.com/ways-save-money-holiday-season>

<https://www.investopedia.com/financial-edge/1109/6-reasons-why-you-need-a-budget>

<https://www.cloudways.com/blog/startup-founder-holiday-season-tips>