

For immediate release

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12 Holiday Spending Tips

Saint John, NB -- Credit Counselling Services of Atlantic Canada (CCSAC) offers tips for the Holiday Season

“We have always stressed to start a year in advance for holiday spending, but we also know that does not always happen,” says John Eisner, President of Credit Counselling Services of Atlantic Canada. “We wanted to provide consumers with these tips so they can enjoy the holidays without the spending hangover.”

“Our credit counselors provided these tips from their experience with helping consumers over the holidays,” said Tamara Kelly, Director of Education. They are as follows:

1. Start early; budget for gifts on a monthly basis.
2. Make a list and check it twice; resist the urge to buy more than you planned.
3. Create your spending plan (budget); include gifts, entertainment and food.
4. Pay with cash; avoid the temptation to use credit.
5. Track your spending.
6. Take stock of what you have already purchased (gifts and decorations).
7. Consider drawing names or homemade gifts for friends and relatives.
8. Reuse gift bags.
9. Exchange baked goods with friends; increase the variety without baking it all yourself.
10. Consider cashing in points programs for gift certificates.
11. Get out of the house and enjoy the lights, the community carols and community tree (all free to see).
12. Start planning for next year!

Credit Counselling Services of Atlantic Canada, Inc. (CCSAC) is a registered non-profit charitable organization, providing confidential and professional credit counselling and debt repayment programs to families and individuals. Your financial freedom is our success. Established in 1994, CCSAC has several offices located throughout Atlantic Canada. Follow us on Twitter @SolveYourDebts

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