Keeping your wallet fat and jolly this holiday season!!!

Eat too much during the holidays, and you'll have an upset stomach. Spend too much, and not only will you have a pain in the wallet, you'll be paying off credit cards for some time to come.

Here are some simple tips to avoid fiscal indigestion this holiday season.

- **Give from the kitchen.** Fudge, cookies, breads, jams and cakes are terrific gifts. Make in large batches to save time and money on ingredients.
- **Use your talents.** If you do woodwork, knit, garden or enjoy crafts, make gifts that showcase your talents.
- **Share your time.** Mom was right -- it's the thought that counts. Promise to run errands, wash a car, baby-sit, make minor home repairs or do whatever would mean most to your loved ones.
- **Consider used.** Grandparents could pass on some family items with a short written history attached to make for treasured gifts. Visit garage sales, resale shops and flea markets for unique gifts that don't cost a lot of money.
- **Don't shop in a rush.** When we are stressed or pressed for time, it is easy to pick up just any item and pay too much. Instead, plan a leisurely shopping trip -- even if you have to take time off work or pay a baby sitter.
- **Visit the mall at less crowded times.** Crowded stores and long waits at cash registers can make you buy impulsively just to get out of the store. Shop early in the day and early in the week.
- **Track your spending.** As you shop, write down what you spend. This will help you keep within your budget and help you know exactly what you have charged. This will help prevent unwanted surprises when you get your bills.
- **Think twice before you buy.** Before purchasing a gift, ask yourself if the gift is both appropriate for the recipient and within your price range.
- **Leave your credit cards at home.** When possible, use cash. However, if you do charge some purchases, only use the card with the lowest interest rate.
- **Create a credit plan.** If you are going to use credit, have a plan to pay off your purchases within 90 days of the holidays.
- **Don't be tempted back to the mall.** Stop shopping. Any additional trip you make to the mall may result in more spending and potentially more credit charges.

For more information on staying financially fit during the holidays – contact ENCOMPASS!

800-788-8630

www.encompass.us.com

*Source: National Foundation for Credit Counseling*