

Plan for the Holidays – Starting Now!

Sure, the holidays are still a few months away, but they will creep up on us and be here before we know it! Planning now will help you manage your spending in the coming months. Here are some tips to save you some cash:

- Set aside just \$10 or \$20 each week now, and you'll have \$100 to \$200 by early December. That's a small amount to set aside each week that could equal many gifts in just a few months.
- Start looking for sales on things that your friends and family might like as gifts. Doing this will help you get a jump on all the other holiday shoppers who won't be snagging all the best bargains until later in the season.
- There are few things more thoughtful than homemade gifts, and they often cost much less than store-bought gifts. The possibilities are endless – you could knit scarves or sweaters, make jam out of fresh fruit, create stationery out of photos that you've taken, or do almost anything you can imagine. The internet is full of ideas. And your one-of-a-kind homemade gifts will surely be treasured by your recipients!
- Prepare for next year now. At JMAFCU, we offer a Christmas Club Account that makes it easy to save for the holidays. Simply open the account at any time of the year and choose a deposit amount that works for you. Funds will be available on November 1 – just in time for holiday shopping!

Remember – planning and budgeting for holiday spending can save you money later, so consider starting your plan of attack today. When the holiday shopping season rolls around, you'll be so glad you did!

