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# Post-Holidays Budget Blues



With so many parties to attend, presents to buy and trips to make, it's no wonder we overspend during the holidays only to find ourselves in rough financial shape afterward. This year, instead of getting stressed about it, try these simple steps to get yourself back on a solid financial footing.

- Take an honest look at your finances and use that information to create a budget and savings plan. Set savings goals, such as for a summer vacation, that will get you enthusiastic about putting money aside instead of spending it.
- Make wise cuts. Determine which purchases can be eliminated or reduced.
- Document every transaction. Create a system to file and organize your revenues and expenditures.
- Monitor your budget regularly to keep on track.
- Give yourself an allowance and make this money last a designated period of time.
- Pay off your credit card balance each month. Use a debit card rather than a credit card. Debit cards subtract money directly from your checking account, encouraging you to spend only the money you actually have.
- Before the next holidays roll around, set a holiday spending budget and commit to it. The best way to stay out of debt is to never get into debt in the first place.

Staying within your budget may not be easy at times, but with the right discipline and commitment, you should be able to stay on course and avoid the worst of the post-holiday budget blues.



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