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Set and stick to your holiday budget

The chance to give gifts and spend time with loved ones makes the holiday season a special time of year. But for many people, the holiday season often leads to overspending.

A 2016 survey from the American Research Group found that American shoppers anticipated spending an average of \$930 on gifts that holiday season. Data from T. Rowe Price confirms that parents are spending between \$400 and \$500 per child each year. In 2015, CPA Canada conducted a random phone survey of 1,004 adult Canadians and found the average adult planned to spend \$766 on holiday gifts.

Although these numbers can reflect an overwhelming sense of generosity, many times excessive spending is based on a desire to outdo gifting from the year prior — sometimes at the risk of personal finances. Some people are taking drastic measures to make holidays over-the-top, with some delving into emergency savings while others withdraw prematurely from retirement accounts. Budgeting for the holiday season can help shoppers keep their finances in check.

Determine spending patterns

An examination of receipts and spending habits from previous holiday seasons can help individuals establish budgets for the current year. Make a list of all expenses — even the ones that extend beyond holiday giving. These may include expenses such as gym service fees, homeowner's insurance, traveling expenses, gift exchanges at work, and more. Extra costs can add up and should be factored into holiday budgets.

Try to recall if your spending last year felt comfortable or if you were paying off credit cards long after the holiday season had ended. If it's the latter, resolve to make adjustments.

Establish a budget that fits

There is no such thing as a one-size-fits-all budget. Figure out if there is extra money this season or if times are tight. This will help you plan accordingly and avoid overspending. Shifting priorities can help free up some cash. If children are interested in this year's hot (and likely expensive) gift, cut back on

holiday travel or entertaining. Instead of buying gifts for coworkers, buy a drink during a night out.

Use the holidays as an opportunity to sell

Collectibles, gently used toys, video games, action figures — all of these items may be collecting dust at your home, but they might be coveted by other shoppers. Rely on the season for spending to make some extra income that can be cashed in for your own holiday purchases.

Set up an account and track spending

Establish a separate account strictly for holiday spending. This can include a credit card only used for gifts and entertaining or a savings account at a bank or credit union. You won't know what is going out of your account unless you keep careful tabs on it. Tracking spending is the biggest key to sticking with a budget, according to the financial advice group The Balance.

Holiday budgeting can be challenging. But with some effort, it is possible to avoid debt and still enjoy a happy holiday season.

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How being an early bird can benefit holiday shoppers

Come the end of the often hectic holiday shopping season, many people resolve to begin shopping earlier in the following year. While such resolutions can be hard to keep, shoppers would be wise to consider the myriad ways they can benefit by starting their holiday shopping earlier than they're typically accustomed to doing.

Deals

The more time shoppers give themselves to find gifts for their loved ones, the more time they have to comparison shop and find the best deals. Retailers often offer steep discounts during the holiday

season, but such deals may pale in comparison to those that can be had throughout the rest of the year. Holiday shoppers who begin shopping early can always skip buying in late summer or autumn if they think better deals can be had once the holiday season begins.

Shipping

By shopping early, shoppers can choose the least expensive shipping option offered by online retailers, potentially saving substantial amounts of money as a result. In addition, shoppers who start early won't have to worry about items failing

to arrive on time, a common source of stress for last-minute holiday shoppers.

Credit score

Another advantage to shopping early for holiday gifts is it allows consumers to protect their credit scores by spreading their spending out over several months instead of doing so in the handful of weeks between Thanksgiving and Christmas. In a survey examining debt associated with the holiday season, MagnifyMoney found that the average holiday debt in 2016 was slightly more than \$1,000. Credit card debt can negatively affect consumers'

credit scores, especially if balances are not paid in full when bills are due. Shoppers can avoid such situations entirely by shopping early using only disposable income to make purchases instead of credit cards. Such financial flexibility may not be possible for shoppers who wait until the holiday season has begun to start shopping.

Time

Shoppers can save more than money by starting their holiday shopping in advance of the holiday season. In spite of the popularity of online shopping, many people still visit traditional brick and

mortar retailers to do their present buying. Such stores can be overwhelmed with shoppers between Thanksgiving and Christmas, leading to long lines and lengthy searches for parking. Shoppers are far less likely to encounter big crowds and crowded parking lots if they get their shopping done before the dawn of the holiday season, saving themselves substantial amounts of time as a result.

Shoppers who commit to getting their holiday shopping done early can save money and time and protect their financial reputations as well.