



# 6 Ways to Trim the Fat from Holiday Spending

Make the most of your holiday budget by finding small ways to save

Preparing for the holiday season with a budget in mind is a smart way to keep your finances in check. Here are six ways to cut costs and limit unexpected expenses, while still enjoying plenty of holiday cheer.



## 1. Make substitutions

Missing a key item for a holiday recipe? Instead of heading to the store, hop onto FoodSubs.com to see what common household staples you can swap in a pinch—like mixing milk with lemon juice for a quick buttermilk replacement.



## 2. Rent, don't buy

Rather than purchasing pricey servingware for your holiday meals, rent the tools instead. From chafing dishes and festive platters to large pots and serving utensils, you can lease everything to prep and serve your seasonal feast, at a fraction of the cost.



## 3. Rethink holiday “thank yous”

Instead of tipping service professionals like your landlord and mailman with cash this year, show your appreciation with homemade baked goods.

A handful of cookies wrapped in decorative packaging is a kind and cost-effective way to express your gratitude.



## 4. Craft festive decor

Trim expensive holiday decor from your budget by tackling a few DIY projects. Use trimmings from your yard or gather pinecones to make a natural centerpiece; tie yarn balls into a circular pattern to create a textured wreath; and dress up olive oil bottles with paint to craft festive vases.



## 5. Save at the pump

Car rides to the mall, grocery store and holiday parties can mean more spending on gas. Improve your fuel economy by clearing out your trunk and properly inflating your tires—and carpool when possible.



## 6. Twinkle efficiently

Hanging standard holiday lights around your home can raise your monthly energy bill. Opt for Energy

Star-certified LED light strands instead, which last longer and use 70 percent less electricity than conventional bulbs.

*How can we help you shine?*

