Holidays are all about spreading cheer and giving, but sometimes people tend to go a bit overboard, which can later result in financial stress. According to a survey conducted by Country Financial, 32% of folks feel the most financial pressure during the holiday season.

1. **Create a Budget**: Start by setting a clear budget for your holiday spending. List all the expenses you anticipate, including gifts, decorations, travel and food. According to credit bureau TransUnion, the average credit card debt per household rose to $5,805 by the end of 2022. Having a budget will help you stay on track and avoid overspending.

2. **Make a Gift List**: Rather than buying gifts on impulse, make a list of the people you want to buy gifts for and brainstorm thoughtful, budget-friendly gift ideas for each person. This prevents overspending on last-minute purchases.

3. **Shop Smart**: Look for sales, discounts and deals both in physical stores and online. Take advantage of Black Friday, Cyber Monday and other holiday sales events. According to the National Retail Federation (NRF), the average amount Americans planned to spend on gifts, food and decorations in the 2022 holiday season was $832.84. Consider using cashback and coupon apps to save even more.

4. **DIY and Handmade Gifts**: Get creative and make some of your gifts or decorations. Handmade gifts often have a personal touch and can be more meaningful than store-bought items. Plus, they can save you money.

5. **Plan Your Travel Early:** If you're traveling during the holidays, book your flights or accommodations well in advance to secure lower prices. Be flexible with your travel dates, if possible, as this can lead to

significant savings.

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