

# THE SECRET TO HOLIDAY SHOPPING SUCCESS...

# CREATE A PLAN.



## Consumer confidence is up.

While many people anticipate spending more this holiday shopping season, almost 1/3 plan to do so without creating a holiday budget or plan. This can lead to runaway debt – and a dent in your credit score.

**36%** of holiday shoppers expect to spend more this year, but fewer are planning a budget.

**2013**  
Average holiday shopping spending

\$721.96

**2014**  
Estimated holiday shopping spending

\$757.57

**In the Past**  
Holiday shoppers who set aside a budget

54%

**2014**  
Holiday shoppers planning a budget

38%

## Paying for the Holidays

Many plan to charge their holiday purchases on credit cards or put gifts on layaway.

**59%** Plan to use cash

**48%** Plan to use major credit cards

**47%** Plan to use a debit card

**23%** Plan to use reward points

**22%** Plan to use store credit cards

**12%** Plan to put their gifts on layaway

## Tips for Making and SAVING the Most on Your Holiday Shopping



**Set a holiday shopping budget.** Create an overall shopping budget you're comfortable with and keep an eye on your receipt tally.



**Make a list and stick to it.** Planning who you're shopping for ahead of time with a set budget for each gift will help you avoid over-spending.



**Remember it's better to give,** than to receive. Try to avoid the temptation to pick up unplanned and unbudgeted items for yourself while shopping for others.

## Enjoy the holidays, without holiday shopping regret

Don't let rising consumer confidence lead to holiday shopping over-confidence. Make a holiday shopping plan and stick to it. Your credit will thank you.