



# 8 Budget Tips for the Holiday Season!

It can be so easy to overspend during the holiday season. We're here to offer 8 tips on how to spend responsibly this holiday season.

1. **Create a budget for each person.** Know, before you start shopping, what you will spend for each person on your list! Take a look at your budget and determine what you are able to spend and stick to it. It helps if you set a little money aside the months before, if you can. Check out our [Christmas Club Account](#) to learn more!
2. **Track your spending.** Picking up a few small things here and there adds up! Be sure to track each item you purchase to make sure you're not busting your budget on knick knacks.
3. **Shop with a list.** It can be tough to think of gifts for everyone, but lists force us to stop and think about what we are buying before we end up overspending. Take some time to think through some gift ideas for each person on your list.
4. **Compare prices.** Take a look at your list and compare prices in store and online!
5. **Shop with cash.** Most people find it easier to track their spending when they are using good old fashioned cash. Plus, it's a great way to not overspend. When you can see

the money physically leaving your hand, you're more likely to second guess that 5th pair of socks for Little Susie.

6. **Don't open up store cards for savings.** Though this may seem like a good idea in the short term, opening up too many credits cards in a short window can be damaging to your credit. Instead, see if you can find a coupon to use!
7. **Shop local.** Support your local economy by shopping at small businesses in your area. That's where you can find quality, thoughtful gifts while supporting local entrepreneurs. Check out our [Top 12 Maine Holiday Gift Ideas!](#)
8. **DIY.** If you're creative and willing to put in a little extra effort, make some of your gifts this holiday season!

Looking for more ways to shop responsibly? Check out our [Holiday Loans](#)! Rates start as low as 3.99% APR\*, which is lower than most credit cards! This makes a [cPort Holiday Loan](#) the thoughtful and responsible way to give. Also, with a 12-month term\*\*, you can be sure your loan will be paid off in a year!

\*Annual Percentage Rate

\*\*No down payment required. 12 month repayment period. Payment dependent on annual percentage rate.