



# HOLIDAY SURVIVAL GUIDE



Consolidated Credit Counseling Services, Inc.  
5701 West Sunrise Boulevard  
Fort Lauderdale, FL 33313  
1-800-210-3481  
[www.ConsolidatedCredit.org](http://www.ConsolidatedCredit.org)

*Congratulations on taking this important step to a brighter financial future. Consolidated Credit Counseling Services, Inc. has been helping Americans across the country solve their credit and debt problems for more than a decade.*

*Our Educational Team has created over twenty publications to help you improve your personal finances. By logging on to [www.ConsolidatedCredit.org](http://www.ConsolidatedCredit.org) you can access all of our publications free of charge. We have the tools to help you become debt free, use your money wisely, plan for the future, and build wealth. The topics Consolidated Credit addresses range from identity theft and building a better credit rating to how to buy a home and pay for college. On our web site you will also find interactive credit courses, a “Best of the Web” debt calculator, a personalized budgeting tool, and much more.*

*We are dedicated to personal financial literacy and providing a debt-free life for Americans. If you are overburden by high interest rate credit card debt then I invite you to speak with one of our certified counselors free of charge by calling 1-800-210-3481 for free professional advice. We also have partnership programs available where groups, businesses, and communities can hold financial workshops and receive free money management guides and workbooks like the one you are reading now. Please call 1-800-210-3481 if you would like to discuss pursuing a personal financial literacy program.*

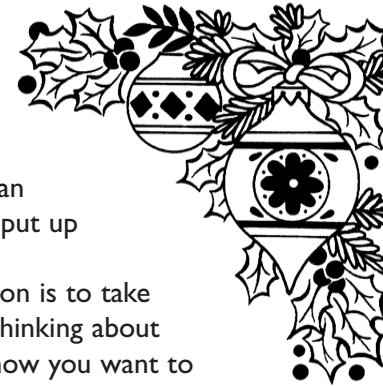
Sincerely,



Gary Herman  
President  
Consolidated Credit Counseling Services, Inc.

**N**o matter how much you love the holidays or how well you've planned, if you're like most people you'll find yourself frazzled at times. You may find yourself searching for the perfect gift, trying to create an impressive dinner for guests or scrambling to put up holiday decorations.

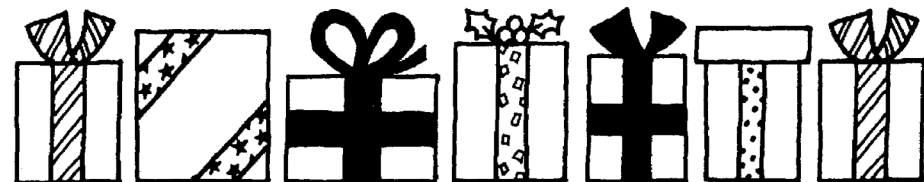
The best gift you can give yourself this season is to take time to plan your holidays. Spend some time thinking about what you really want, and creating a plan for how you want to spend your time, energy and money.



Here are some questions to ask yourself and those you share the holidays with:

- **What are your best holiday memories?**
- **What do you like most about the holidays?**
- **What do you like the least?**
- **What's the one thing you would most like to do this holiday season?**
- **What's the one thing you don't want to do this holiday season?**
- **How can I make the holidays less stressful?**
- **How can I spend less yet enjoy the holidays?**

With some open discussion and planning, you should be able to come up with some positive strategies. Eliminating just one item from your “to do” list can be a great start.



We'd also like to offer you some specific suggestions to get your creative juices flowing. Here are ten ways to make the holidays less stressful and less expensive:

**1. Focus On Experiences, Not Gifts.** You probably can't remember the majority of the gifts you gave or received as children. But you probably have holiday memories around events or family times that you treasure. It's never too late to create traditions your family can enjoy year after year. You may even want to explore your family's ethnic heritage to find new holiday traditions you can incorporate into your celebration. An Internet search can yield a lot of information on holiday traditions. Another good source is your local library where you may want to check out books on traditions such as *The Book of New Family Traditions: How to Create Great Rituals for Holidays & Everyday* by Meg Cox.

**2. Create a Family Gift-making Project.** Get the whole family involved in a gift-making project. Homemade paper; ornaments; themed gift baskets; framed photos or scrapbooks; homemade breads or jams; potted plants or herbs (decorate the pot if you're so inclined); or soap are just a few of the ideas to choose from. Remember to start early so you have time for mistakes, and make extras to keep on hand for last minute gifts. Your local craft store can be a good source of information and inspiration.

**3. Play "Secret Santa."** If you have children, they'll love this project: try to surprise neighbors or family members with good deeds — without getting caught. For example, you may all try to shovel an older neighbor's walk without them seeing you. Or your kids may do a sibling's chore while they're out. Or leave homemade cookies on a neighbor's doorstep, ring the doorbell and try to run away before they answer the door. You may be surprised at how carried away your kids will get with this one!

**4. Give of Yourself.** Create gift certificates offering services to your friends, neighbors or children's teachers. They can range from a car wash and wax, to a couple of hours running errands, to babysitting, to a homemade meal. Grandparents can give their grandchildren a gift certificate for a simple outing. Be creative and get the family involved when possible.

**5. Ask for Gift Receipts** when you buy gifts and include them with the item you are giving. It will make it a lot easier for the person who received the gift to return or exchange it if needed.



**6. Stick to A Budget.** You'll want to use the holiday spending planner worksheets in this brochure to plan your holiday spending. If you have children, help them set a budget for holiday gifts and prioritize their requests within that budget. Adult family members exchanging gifts should set a spending limit and consider drawing names instead of buying for everyone. Also consider giving gift certificates for part of your children's gifts. Then hit the stores the day after Christmas for amazing bargains!

**7. Use No More Than Two Credit Cards.** Buying an item with a credit card gives you protection that paying by cash or check doesn't. If the item is not what you ordered, or if there is a problem, you may be able to get your credit card companies' help in obtaining a refund. At the same time, credit cards can make it easy to spend over your budget.

Try limiting yourself to a low-rate credit card for any purchases that you may need to pay off over time and another credit card you can pay in full when the bill arrives. Write down your holiday purchases when you make them so you don't lose track of your spending. If you do need to dispute a purchase made by credit card, make sure you put your request in writing to your credit card company right away to protect your rights.

**8. Stock Up.** Buy “universal” gifts such as picture frames, coffee table books, photo albums or kitchen gadgets when they are deeply discounted. Keep them on hand for the holidays, or for times when you need a gift but don’t have time to find one.

**9. Make A Day of the Holiday.** If your holiday seems to go downhill after gift giving, plan a special activity for afternoon or the day after. Whether it’s skiing or skating, putting together a family skit or building a bonfire in the evening, make an effort to focus on spending time with those you love. If you don’t have family to share the day with, look for opportunities to volunteer and help others who may be alone on the holiday.

**10. Be Thankful.** When we’re bombarded with holiday advertising, it’s easy to lose sight of the things that are really important. Create a holiday tradition of counting your blessings. Consider keeping a gratitude journal where you can write down the things you are thankful for. Or consider a family project where everyone writes things they are thankful for, including notes of appreciation to family members, on slips of paper. Place those notes in a jar to be read on a special holiday.



## Read This Before Your First Shopping Trip

Trying to find the perfect gift in one shopping trip isn’t always practical, particularly if you’re someone who follows the “shop till you drop” approach. Just short of dropping, you may decide you’re tired of browsing around and buy the next thing you see, regardless of cost. Make a list of who you have to buy for and what you want to buy them. Start shopping early enough to leave time to comparison shop for the best prices.

Before heading to the mall, take time to examine catalogues and sales advertisements so you’ll know where you need to go to find the gifts you’re looking for. If you do any holiday entertaining, buy non-perishables in bulk at discount warehouses. Most of the time you can end up saving as much as 20%.

It’s a fact that people tend to spend more money when paying with plastic instead of cash. The reason is because there is no emotional attachment to plastic like there is to cold hard cash. If you don’t want to run up your credit card bills, don’t take them with you. Instead, decide on the amount you want to spend and carry that amount of money with you. Make a holiday budget and stick to it.

Save receipts. Items often go on sale after the holiday rush. You can sometimes be refunded the difference between the price you bought a gift at and the sale price. Phone for store policies before you make the trip.

Know the sales tactics. Retailers want you to buy, buy, buy. You have been through it a hundred times, “would you like some fries with that,” the sales person asks. If you let yourself get enticed by this maneuver shopping can get really expensive. You go in to buy a shirt or blouse, and then they want to sell you all the accessories that “set it off perfectly.”

Follow these tips to make this your best shopping season yet. For next year, try to purchase one present a month starting in January and see how relaxing the holidays can be.

- Think about what you’re charging – it might be better to pay cash for those smaller purchases. Stocking stuffers can add up quickly, impacting your next statement’s “New Balance” column.

- Credit card issuers give you a line of credit based on information available to them about your financial situation, but you are the best judge of what you can comfortably manage. Just because you have a certain amount of credit available, doesn’t mean you should use all of it between Thanksgiving and New Years. REMEMBER: Never borrow more than you can reasonably pay off. Giving gifts should be a gesture, not a sacrifice.

### Holiday Spending Planner

Item	Planned \$ to spend	Actual \$ spent
<b>Decorations</b>		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
<b>Entertainment</b>		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
<b>Cards, Postage and Shipping</b>		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
<b>Travel</b>		
	\$	\$
	\$	\$
	\$	\$
<b>Other</b>		
	\$	\$
	\$	\$
	\$	\$

• Remember to plan for increased utilities if you decorate heavily, cleaning expenses if you entertain, meals out with friends, office party clothes or expenses, and shipping costs for gifts.

### Holiday Spending Planner

Gift Recipient	Item Wanted	Planned \$ to spend	Actual \$ spent
<b>Immediate Family</b>		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
<b>Total</b>		\$	\$
<b>Extended Family</b>			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
<b>Total</b>		\$	\$
<b>Friends</b>			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
<b>Total</b>		\$	\$
<b>Co-Workers</b>			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
<b>Total</b>		\$	\$

## Holiday Spending Planner

Gift Recipient	Item Wanted	Planned \$ to spend	Actual \$ spent
Neighbors and others		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Grand Total		\$	\$
Charitable Giving			
		\$	\$
		\$	\$
Total		\$	\$

- Remember to plan for gifts you may want to give to your children's teachers or coaches, as well as those for church or synagogue members.

## Holiday Tip Guide

Person to Tip	Typical Amounts	Amount Actually Spent
Garbage Collector	\$10 – \$20 per person	\$
Newspaper Delivery	\$20 – \$25 for daily delivery \$5 – \$15 for weekend only	\$
Regular babysitter	One or two night's pay	\$
Nanny or housekeeper	One week's pay	\$
Apartment manager	\$20 – \$100	\$
Hair stylist	Cost of one session	\$
Postal Carrier	\$10 – \$20	\$

## Shopping Strategies

If you do all of your holiday shopping on a credit card, you actually can spend two to three times as much, once you figure in interest and finance charges. Here are some ways to avoid holiday debt.

- PAY WITH CASH.** Spend money you already have: Use debit cards, cash, or write checks.
- Make a budget** — not per person budget, but an overall budget for all of your Holiday spending and compare it with the amount you have available to spend. If it's more than you can afford, look for areas to trim expenses.
- Keep track of how much you have spent** on gifts, dining and entertainment. Make a list of travel expenses, holiday clothes, cards, postage, wrapping paper and decorations. Remember, little things like wrapping paper, shipping and tax add up, so put these things in to your budget.
- Make a list** of all of the people who you would like to give gifts to, and rank people on the list.
- Know what you want to buy**, and for whom, before you go shopping. Check to see what stores have the best bargains and make a list with the costs. After you finish your list, total the costs and prepare to spend only that amount in each store.

• **Shop alone** when you're doing the bulk of your gift buying. It will help you avoid impulse spending. Don't shop while you're tired or hungry.

• **Steer clear of high price fad items** and instead buy practical gifts that last longer such as clothes, tires, or appliances. Resist the little extra gifts. They often add up considerably and can break your budget.

• **Think before using your credit card** to take advantage of holiday "bargains." Comparison-shop, particularly for large ticket items. It's good to take advantage of these opportunities, but always ask yourself, "Would I buy this if it weren't on sale?"

Looking for a comprehensive educational tool to guide you to financial freedom?

## CREDIT COMPASS<sup>SM</sup>

is a CONSUMER CREDIT CERTIFICATION PROGRAM

Learn how to manage your money, credit, and personal finances while advancing through a series of interactive educational challenges.

Credit Compass Will Help You To:

- **Clarify goals.**
- **Organize records.**
- **Monitor debt-to-income ratio.**
- **Prepare a spending plan.**
- **Ask for a credit report.**
- **Save money.**
- **Stop living paycheck-to-paycheck.**

Credit Compass is an interactive certification program regarding personal finance and the wise use of credit. This self-paced program educates you on a variety of personal financial management topics. Experts in the fields of finance and education developed Credit Compass.

The program is comprised of seven independent learning modules, each followed by a lesson quiz. If you pass with a score of 80 % or higher on the final exam, covering the many topics within the program, you will receive a certification mail within ten business days.

With Credit Compass you will receive:

- An entertaining and interactive program with a game show format that makes the material approachable and fun.
- Financial education on important topics, such as, credit terms, appropriate debt levels, how to develop a spending plan, goal setting, and how to read and obtain a credit report.
- A self-paced program to fit your schedule and learning style.
- Instant feedback on progress through immediate scoring of exams and quizzes, as well as the answers to missed questions.
- Preferred benefits from lenders who recognize the positive steps you are taking by completing this financial education program.
- A final exam is included, which covers the topics within the program. People who attain a score of 80 percent on the final exam will receive a certification by mail within seven business days, entitling them to “members only” savings, such as preferred offerings from lenders and service providers.

## PROTECT YOURSELF FROM HOLIDAY CRIME HOLIDAY SHOPPING SAFETY ONLINE

### Do:

Always use a credit card to purchase items. If you are scammed, you generally only owe \$50 for the loss instead of the whole amount. If you are new to shopping online, stick with companies you have heard of. When you enter the shopping cart or the e-commerce area of a site, check the beginning of the web site’s address, or URL — secure servers show “shttp” instead of “http”.

If you participate in an online auction, check the references of the seller — they are usually kept on the auction web site.

### Don’t:

Never put credit card information or personal information like social security numbers in an e-mail. Legitimate shopping web sites use special forms. Never respond to offers that come in unsolicited e-mails — these are often scams.

### *Consolidated offers these suggestions for money success in the New Year:*

- **Track your spending.** Write down all your poor spending practices that you need to change.
- **Create a budget.** Construct a cash flow sheet showing income and outgoing expenses.
- **Begin a savings plan.** Start saving a dollar-a-day and all pocket change. It will average \$40 a month.
- **Pay cash instead of using credit cards.** Do not take on any new debt and pay off old debt.
- **Have weekly family meetings** on improving spending with other family members.
- **Start fresh!** Clean your house and sell items that are losing value or donate them to charity.

***Consolidated Credit Counseling Services is a non- profit community service organization that can help you with your financial resolutions.***

***Call 1 800-210-3481 for free advice and counseling.***

Counselors can answer questions like:

- Should I tell my bank if I am having trouble making payments?
- What can I do about the bill collectors who are harassing me?
- What is the difference between a debt management plan and a consolidation loan?

## About Consolidated Credit Counseling Services, Inc.

Consolidated Credit Counseling Services is a consumer-oriented, nonprofit, tax exempt, public education organization. We are an industry leader in providing credit counseling and debt management services throughout the United States. Our mission is to help families end financial crisis and solve money management problems through education and professional counseling. Call 1 800-210-3481 for free advice and analysis of your situation.

Gerri Detweiler is Consolidated's educational director and assisted in writing this booklet. She has written numerous books including *The Ultimate Credit Handbook*, which was featured in *Money* magazine as one of the five best new personal finance books of the year when released. Gerri has been quoted in thousands of publications including *The New York Times* and *The Wall Street Journal*. She co-hosted an award-winning syndicated financial radio program, and has been a guest on *The Today Show*, *Dateline NBC*, *the CBS Evening News*, and *CNN*.

Ms. Detweiler has testified before Congress and lobbied on behalf of consumers protection measures. She is the former executive director of *Bankcard Holders of America*, as well as a policy director for the *National Council of Individual Investors*. She has also served on the *Board of Directors for the National Coalition for Consumer Education* as well as *Experian's Consumer Advisory Council*.



**CONSOLIDATED**  
CREDIT COUNSELING SERVICES, INC.

### Get Your Credit Back On Track!

Call 1 800-210-3481 for a Free Consultation  
With a Professional Counselor

# Now you can find **FREEDOM FROM DEBT!**

Consolidated Credit Counseling Services, a nationally recognized non-profit organization, will provide you with professional financial education, counseling and resources.

In addition, you can benefit from customized Debt Management Programs, which incorporate a bill consolidation plan to help you regain your financial freedom.

### **Our professionally trained Certified Public Accountants will negotiate directly with your creditors to:**

- Reduce or even eliminate interest rates!
- Lower monthly payments by up to 50%.
- Eliminate late charges and over-limit fees.
- Consolidate debts into one lower payment.
- Help you pay off debt faster.
- Rebuild your credit rating.
- Save you thousands of dollars.
- Get you on a plan to be debt free!



Call today, and take  
your first step  
toward financial freedom!

**1-800-210-3481**





# You can be **debt free**



## There is help waiting for you now.

- Reduce or eliminate interest charges.
- Consolidate credit card bills into one lower monthly payment.
- Pay off your debt in half the time.
- Save thousands of dollars.



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