

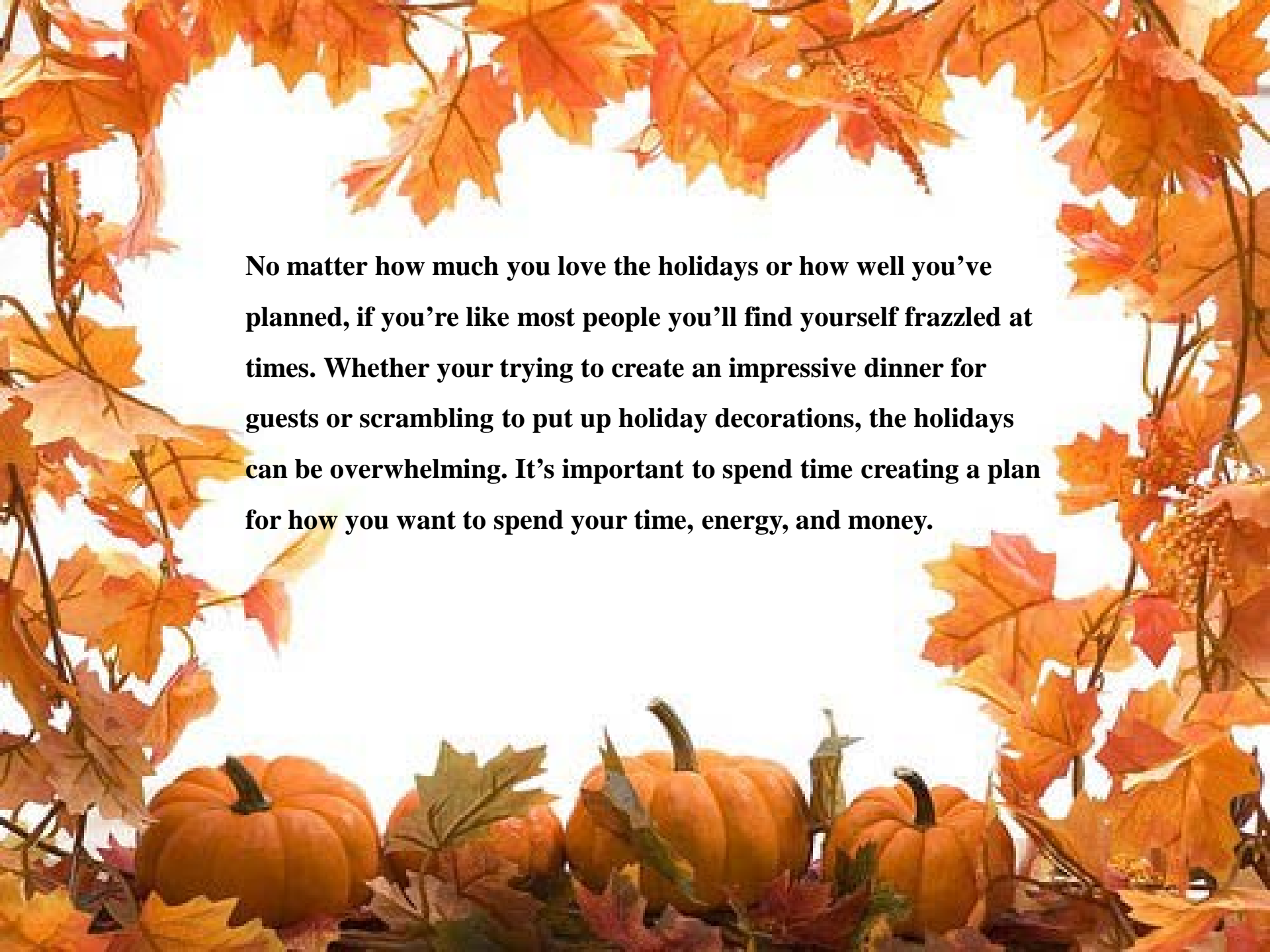


CONSOLIDATED
CREDIT COUNSELING SERVICES, INC.™

When debt is the problem, we are the solution.

2011 Thanksgiving Survival Guide



The background of the slide is a vibrant autumn scene. It features several pumpkins of various sizes and colors (orange, yellow, and green) scattered across the bottom. The upper and side portions of the image are filled with a dense arrangement of maple leaves in shades of orange, yellow, and red, some with green veins still visible. The overall composition is bright and festive, typical of a fall-themed presentation.

No 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. Whether your trying to create an impressive dinner for guests or scrambling to put up holiday decorations, the holidays can be overwhelming. It's important to spend time creating a plan for how you want to spend your time, energy, and money.

Thanksgiving Dinner on a Budget

Thanksgiving is almost synonymous with food, placing a rather heavy burden on your budget. But not to worry this year's meal doesn't have to break the bank.

We came up with ways to make this year's dinner more budget friendly and just as tasty!



Tips for Thanksgiving Dinner on a Budget:



Make it a potluck. Family and friends typically gather in one location, so consider making it a potluck event. Invite everyone to bring a dish of their choice. This will cut down on your cost of food and save you from having to do all the cooking.

Buy in bulk. It is much easier to find deals when you are buying in bulk. For example, apples and potatoes are much cheaper if you buy them by the bag.

Practice portion control. When you think of Thanksgiving the word leftovers automatically jumps into your head. But try scaling back on portions this year, leave foods people typically don't eat off the menu. Also, if you don't really need large quantities of food, it may be a good idea to buy items together with other guests to cut costs.

Shop sales. During the holidays you will find many of your favorites on sale, but before you give into impulse spending, create an list of everything you'll need. Write down all the ingredients and items needed for your dinner and buy only those. Keep an eye out for coupons and shop early so you have plenty of options. Waiting to do your shopping a couple days before will limit your choices and force you to spend extra money buying name brands, rather than less expensive store brands.

Opt for a store-brand frozen turkey. As the center piece for most traditional Thanksgiving dinners, consider cutting back by passing on a fresh turkey, for a frozen one. Fresh turkeys are more expensive because of their packaging and short shelf life. But remember to allow enough time for the turkey to defrost.



Headed Home for the Holidays?



According to AAA Motorists Group and IHS Global Insight, 42.2 million people are expected to travel at least 50 miles from home this Thanksgiving.

Financial experts at [Consolidated Credit](#) offer these travel tips to save money:

Thanksgiving Travel Tips



Take the road less traveled. Remember driving isn't your only option and with gas prices rising it may not be the cheapest transportation method. Consider taking a bus or train, it may take a tad longer but getting there is half the fun!

Ask about discounts. College students and children under a certain age depending on the company, typically qualify for discounted travel rates. You may even find that younger children are free with a chaperone.

Plan ahead. If possible, try to book airline, car rentals and hotel reservations 2 to 3 months in advance to get the best deals. Keep in mind you could face penalty fees in you decide to change your reservations last minute.



Thanksgiving Travel Tips

Budget for unexpected costs. Make sure you've made room in your budget for 'unexpected' costs such as: car maintenance, rental insurance, boarding for pets, etc. These types of things can pop up out of the blue and if you aren't prepared they can put extra pressure on your wallet.

Plan for delays. Be aware this is one of the busiest travel times, leave yourself plenty of time. If your flying make sure to get to the airport at least 2 hours in advance.

Service your car. If your driving, take your car in to be serviced before you hit the road. Also, double check your oil, wiper fluid, and tire pressure.



Thanksgiving Travel Tips



Pack Smart. Bring only what you really need. Don't bring your whole closet because luggage fees add up quickly. If you possible try to bring only a carry-on; you can skip a line and avoid extra fees. Remember, you can always wash your clothes! If you bring 2 suitcases it could cost you to \$35 each way if flying and if your taking a train your only allowed 2 carry-on pieces.

Bring credit along for convenience. If you decide to use your credit card for safety and convenience, don't charge anything that you won't be able to pay off within 30 days.

Bring snacks. Whether traveling by air or land, bringing your own snacks will help you save money. Not to mention, how handy they will come in to help soothe little ones!





Thanksgiving Travel Tips

Don't fly the Sunday after Thanksgiving. This will be the most expensive flying day, to cut cost look for flights out on Saturday or Monday.

Be prepared with entertainment. Keep children interested and involved in your road trip or flight with a selection of cards, maps, family games, sing-along CDs and activity books. This will not only keep them occupied but also create more interaction among your family members.

Keep your home safe. Break-ins become quite popular during the Thanksgiving holiday because crooks know people aren't at home. It's a good idea to put your mail on hold or have someone pick it up for you. Ask neighbors to keep an eye on things and set light timers so it appears as though someone is home. Also, avoid posting vacation plans on social networking.



The background of the slide is a vibrant autumn scene. At the top, several large, colorful leaves in shades of orange, yellow, and red are falling against a white background. At the bottom, a collection of pumpkins and gourds in various colors (orange, green, and striped) are arranged. The main title is centered in a large, bold, red serif font with a white outline and a drop shadow.

Thanksgiving Decorating on a Dime

Thanksgiving isn't only about dressing the turkey, the decorations and family activities help to make it a memorable day! As everyone knows holiday decorations can run up quite a hefty bill but this year they don't have to. Your décor can be just as fun and traditional and remain budget friendly with our financially frugal ideas.

Decorating on a Dime

Search around your house. Hunt around for old crystal glasses or small bowls, they make perfect candle holders. Buy scented candles, place them in the containers and PRESTO-you can put these all around the house and they're the perfect holiday accents.

Reuse Halloween. Don't worry about using the same decorations twice in one year. It is better to get the most out of your purchases. Pumpkins make great Thanksgiving decorations, especially outside or on the porch with some bushels of corn on the cob. Throw up a scarecrow and you have a full harvest theme in your backyard!

Bring in natural outside beauty. Make a beautiful Thanksgiving cornucopia, wreath, or centerpiece using warm colored fall leaves and garland. Use a hot glue gun to add some extra color by adding some dried berries.

Decorating on a Dime

Do-It-Yourself placemats. Creating your very own placements is a inexpensive and easy way to add a personal touch to your Thanksgiving meal. This is also a great activity for the children to partake in. You'll need colored construction paper, wax paper, and an iron. Place drawings or leaves in between 2 sheets of wax paper, iron the wax paper, and then cut the edges. Then affix the designs on the construction paper!

Fresh Fruit. Fill a large basket with fresh fruits such as apples, oranges and pears. Throw in some pine cones and you have the perfect Thanksgiving centerpiece or door stop. If you want to make it fancy tie a beautiful ribbon or bow around the basket to give it a expensive store-bought appearance. Stick with reds, browns, oranges and other fall colors.

Simmer cinnamon sticks, cloves, and allspice on your stove top. This will give your home an inviting and festive feel.

Fun and Frugal Activities to Give Thanks

Write thank you cards. Break out the art supplies and encourage family members and your guests to create a thank you card for someone who has influenced or helped them in some way over the past year.



Make a list of what your thankful for. As everyone gathers around the table, have them share their list of things they are thankful for. Take turns going around the table announcing at least one great thing that brings joy to your life.

Explain history of Thanksgiving. Teach your children about the first Thanksgiving . Discuss with them the importance of being grateful, patriotism, and having ties to your country.

Volunteer. Known as the holiday for giving, start by giving back to your community. Look for places to volunteer such as soup kitchens, nursing homes, and animal shelters.

Make a thankful toast. Offer each guest the chance to offer a toast to someone sitting at the table. By expressing your appreciation for those closest to you, you'll strengthen the bonds of love and friendship.



Create new traditions. Make this year's holiday the most memorable Thanksgiving of all by starting new family traditions and building a deeper sense of appreciation for others.

Keep Your Budget in the Black this Thanksgiving





Thanksgiving marks the beginning of the holiday season and this means many people will be flocking to stores ready to get their shopping on!

The day after Thanksgiving is commonly referred to as “Black Friday,” meaning the day retailers go from being unprofitable (in the “red”) to profitable (in the “black”).

To help trim the fat from your Thanksgiving budget, use the following savvy shopper tips!

Develop a plan

Make sure before you set out on your shopping extravaganza, you have a list made of who you need to buy for and an idea of what you would like to get them.

Pay with cash

Spend money you already have; use debit cards, cash, or write checks. If you don't want to run up your credit cards, don't take them with you. Instead, decide ahead of time the amount you want to spend and carry that amount with you.



Avoid high price fad items

Buy practical gifts that last longer like clothes, tires, or appliances.

Resist the little extra gifts. They add up considerably and can break your budget.

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.

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.

Search for holiday deals

Some sites, like Black-Friday.net, were created just to track this popular sales event. If you're shopping online, take into account the cost of shipping. Make sure it's actually a good deal.





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.

Know the sales tactics

Retailers want you to buy, buy, buy. You go in to buy a shirt or blouse, and then they want to sell you all the accessories that “set it off perfectly.” If you let yourself get enticed by this maneuver shopping can get really expensive.

Always borrow what you can pay off

Giving gifts should be a gesture, not a sacrifice.



Consolidated Credit can help you and the people you care about through tough financial situations. With Certified Credit Counselors on staff to assist you and a library of free financial education, when debt is the problem, Consolidated Credit is the solution.

Our debt management program can:

- Lower your payment by up to 50%
- Reduce or eliminate interest rates
- Eliminate late and over-limit fees
- Help you pay off debt faster
- Save you thousands of dollars

Take advantage of our FREE financial publications

- Over 45 financial education publications
- Live seminars and webinars
- On-line interactive courses
- Budgeting calculators

**To Get More Information or to Speak with a
Certified Credit Counselor**

call 1-800-210-3481

or Visit www.ConsolidatedCredit.org

About Consolidated Credit Counseling Services, Inc.

Consolidated Credit Counseling Services, Inc. is a consumer oriented, 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 [credit counseling](#). By utilizing educational programs, professional counseling and money management instructions, Consolidated Credit establishes a customized program that fits your needs. We share your goal – freedom from debt.

When you contact Consolidated Credit, you will be working with a highly trained counselor who will begin the process of freeing you from your financial misfortunes, regardless of your circumstances. This is a confidential exchange and you can expect to be treated with the utmost care and respect. We are here to provide you with a plan and a chance to become debt free.

Consolidated Credit is a member of the Better Business Bureau, the United States Chamber of Commerce and the Greater Fort Lauderdale Chamber of Commerce.

