



DEBT FREE CHRISTMAS CHECKLIST

- Set a budget based on how much you have to spend (not what you want to buy)
- Consider homemade gifts (eg. goggle "gifts in a jar" to get ideas)
- Draw names or do a gift exchange instead of buying for everyone
- It's okay to say "I can't afford it"
- Use last year's Christmas decorations
- What others spend on you doesn't dictate what you spend on them
- Focus on the spirit of Christmas (not the "stuff" side of Christmas)
- Be upfront with family and friends that things will be different this year