I. CREATE A REALISTIC BUDGET AND STICK TO IT.

2. START PLANNING EARLY.

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- 3. DON'T GO OVERBOARD ON GIFTS.
- 4. START BUYING AS EARLY AS POSSIBLE.
- 5. GO THRIFT SHOPPING FOR GIFTS.
- 6. GIVE HOMEMADE BAKED GOODS AS GIFTS.
- 7. GIFT YOUR SKILLS OR TIME.
- 8. DO A GIFT EXCHANGE INSTEAD OF BUYING A LOT OF GIFTS FOR EVERYONE.
- PLAN MEALS AND SNACKS IN ADVANCE TO AVOID BUYING TOO MUCH.
- IO. MAKE HOMEMADE CHRISTMAS CARDS AND GIFT TAGS.
- II. REUSE CHRISTMAS GIFT BAGS.
- I2. HAVE FUN MAKING CHRISTMAS DECORATIONS.
- I3. USE CASH ONLY, NO CREDIT CARDS.

- IH. HAVE A NEIGHBORHOOD COOKIE SWAP.
- I5. GET A SMALLER MINIMALIST CHRISTMAS TREE.
- I6. USE PINECONES, HOLLY LEAVES, AND FIR TREE BRANCHES TO DECORATE.
- I7. PASS ON A FAMILY HEIRLOOM AS A GIFT TO SOMEONE YOU KNOW IT WILL MEAN A LOT TO.
- I8. DO FUN THINGS THAT WON'T COST ANYTHING, LIKE A SCAVENGER HUNT, CHRISTMAS MOVIE MARATHON ETC.
- IP. GIVE HOMEMADE JELLIES, JAMS, OR PICKLES AS GIFTS.
- 20 DISCOVER THE TRUE MEANING . OF CHRISTMAS!

20 TIPS FOR A

**FESTIVE & FRUGAL** 

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## FESTIVE & FRUGAL GIFT COUPONS



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