

## 4 Ideas for a Holiday Financial Plan

For many students, the holidays are filled with gift giving, going out to dinner with friends, and traveling to visit family. Although most look forward to the fun, many feel a sense of dismay after the holidays because they are in a financial bind due to overspending. Help your students consider a few ideas about how to create a holiday financial plan that stretches their funds:

- **Create a budget.** With the demands of dinners out, travel back home, excursions to visit friends, and gift giving, there can be a lot of financial demands around the holidays. Suggest setting a holiday budget. Remember to include items like air travel, public transportation, and/or gas money and average cost of dinners out. By planning a bit in advance, students don't have to say no to going out to dinner with their friends off campus before the winter break.
- **Pair down your list.** With the demands of dinners out, travel back home, excursions to visit friends, and gift giving, there can be a lot of financial demands around the holidays. Suggest setting a holiday budget. Remember to include items like air travel, public transportation, and/or gas money and average cost of dinners out. By planning a bit in advance, students don't have to say no to going out to dinner with their friends off campus before the winter break.
- **Look for discounts.** Plan ahead to avoid the high cost of buying last minute gifts. Sales abound during the holiday season. Make certain you are looking for coupons online and in the paper or going to stores when they have additional savings days. Also, look for free shipping deals for those online purchases. Consider online deals as places to look for gifts such as SimpleTuition's Student Deals or Amazon Deals.
- **Purchase travel in advance.** Airline ticket prices fluctuate. Some experts suggest that Tuesday afternoons are a good time to look for online travel deals on airfare. If your departure or arrival times need to be flexible, then consider looking at airlines like Southwest where you do not have to pay a penalty fee for changing your flight.

Reduce the financial stress during or after the holidays with a plan so you can focus on the joys of the season.

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