



# Dr. Tracy's Counseling Services

20 years of experience

The holidays are here. And with them come all the sales aimed at shoppers looking to find the perfect Christmas gift. For those who aren't careful though, the holidays can be an expensive time of year filled with debt and regret. With some simple ideas, consumers can keep their spending within their limit.

- Make a budget before you shop. If you don't have a budget, it will be easy to go beyond what your family can afford. Don't go beyond your budget to try to overcompensate for feeling low during the holidays. People get stressed and depressed for a host of different reasons during the holiday season and may try to quell those feelings with shopping.
- Paying with cash can help you avoid spending more than you mean to. Handing someone a hundred dollar bill usually feels very different from a credit card. We feel like we are not spending as much when we use plastic. It is easier to stay on budget if you use cash. When the money you have budgeted is gone, you are done shopping.
- Don't buy things just because they're on sale. Many extras are brought home because they were on sale. Only buy items on sale that you already planned to purchase. Shop the day after Christmas for next Christmas. You will find even better deals.
- Use self-control. A lot of overspending during the holidays could be attributed to a lack of self-discipline. If you don't have the money you should not put it on a credit card. After the holidays, I see an increase in clients because they are stressed out after the bills start coming in.

There are 13.6 million people still paying off last year's holiday debts. Source: Robert Baker, education director at Housing and Credit Counseling Inc. You can stop the continuous rollover of debt this year by using a few of these simple ideas. If you overspend year round, it may be even more serious. Compulsive spending is a condition that is treatable with counseling.

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