



An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

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10 Tips To Save Money at Christmas:

Often the holiday hustle and bustle can leave us frazzled and stressed, and so can the bills that pile up during this time. This iMoneyMinute holds a few ideas for saving money at Christmas so that we can all spend less and enjoy the true meaning of Christmas.

1. Make a list before you go shopping. Have a good idea of who you want to buy for and how much you want to spend for each gift.

2. Have a Christmas gift pool or "Secret Santa" – Have each person in the family buy a gift for one other person. This way it can be a nice gift, and you can still cut down on spending by not buying separate gifts for everyone.

3. Make cookies, treats, or handmade gifts – These gifts can be much less expensive and show that you put a lot of love into the gift.

4. Be sure to do a search for "Discount codes" or "coupons" when making purchases online. You can easily save 10-50% just by having a coupon code.

5. Compare prices – Not every sale is a "good deal." Compare prices at other stores and make sure the "deal" fits in your budget.

6. Use cash to buy gifts – This will keep you from going over budget and can help prevent impulse purchases.

7. Decorate by bringing the outside in – You can use pine cones and acorns to give your décor an extra touch without spending extra money.

8. Turn off the Christmas lights before you go to bed. This will save energy and money!

9. Family movie night – When it's cold outside, you and the family can take the time to get together and watch a movie or play games. Or you can take a quick drive around town to look at the lights and decorations.

10. Take a break. Take a step back from the shopping and stress to take time to enjoy your family and friends. Have a relative or old friend in town? Sit down to a cup of hot chocolate and share stories for a while.



Christmas is Coming!

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We would also love your feedback on our emails! Please fill out [this short survey](#) to help us better serve you.