

December 1, 2004

Tips for Surviving Christmas Financially

1. Remember it's in December every year don't let it sneak up on you. Start planning in February by putting back little bit aside each month to cover the cost of gifts.
2. Make a list of everyone you are buying a gift for and put a dollar amount by every name. Total it at the bottom. This is your Christmas budget. The people in the mall have a plan to get your money get a game plan for your shopping so you can keep some money. There is no excuse for financing Christmas.
3. Pay cash put the total from your budget in an envelope and when the cash is gone stop spending. This will help keep you on budget because if you overspend on Aunt Sue, Uncle Harry won't get a gift.
4. Sixty-nine percent of American's bought a gift for themselves last year. **DON'T BUY YOURSELF A GIFT!** This is the season to give not to receive from yourself.

Dave Ramsey is a best selling author and the host of the nationally syndicated radio program "The Dave Ramsey Show." For more information visit www.daveramsey.com.

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