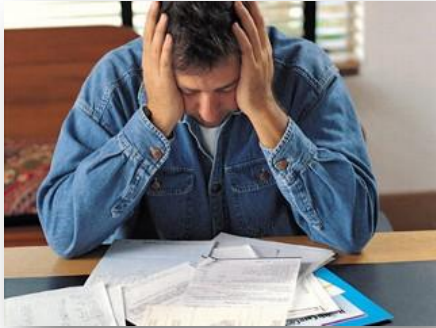


8 Reasons Not to Use Your Credit Cards This Christmas



1. The average person spends over 20% more when shopping with credit cards instead of cash.
2. Using credit cards makes people less likely to comparison shop.
3. If you use credit cards to buy Christmas gifts, there is a good possibility you will still be paying for the gifts next Christmas.
4. Knowing that you have charged too much can lessen the joy of the season.
5. Using credit cards makes it easy to deceive yourself about how much you really spent.
6. Credit card payments will limit your ability to buy things in the future.
7. Interest and other fees will increase the cost of gifts.
8. More debt can make it more difficult to qualify for a loan or refinancing.

For more tips, visit CCOAcares.com

Holiday Season Budget Busters

- Shopping without a list
- Picking up a “few” more things to make an existing gift “special”
- Making a good buy, but still spending more than you could afford
- Last minute panic shopping
- Going out to eat due to holiday rushing
- Buying luxury items, that you cannot afford, to show your love for someone
- Forgetting to budget for: cards, stamps, decorations, extra food costs, wrapping paper, stocking stuffers and the tree!



Low Cost & No Cost Gifts

- Make your own gift certificates for baby-sitting, house or car cleaning, or some other service
- Make gifts — homemade cookies, cakes and candy are always welcome
- Give a gift, but not a card. Box packaged cards aren't too costly, but individual cards are expensive
- Wrap gifts in colorful Sunday newspaper comics instead of expensive wrapping
- Instead of an expensive present, give a small stocking filled with inexpensive items



Holiday Spending Tips



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