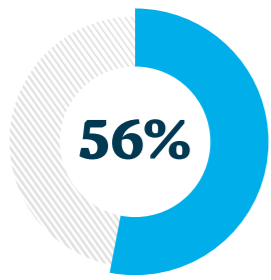


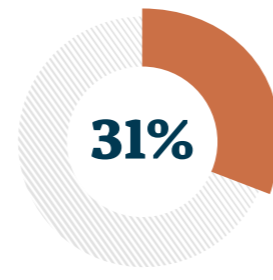
Holiday spending tips



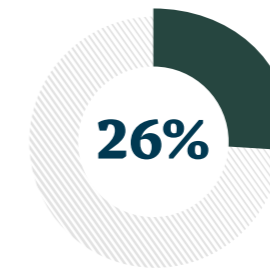
Did you know...



of holiday shoppers in 2023 **won't be able to buy as many gifts** as they'd like to this year due to inflation.



Nearly a third of Americans (31%) **still haven't paid off last year's holiday shopping debt.**



About a quarter (26%) of shoppers this holiday season **plan to cut back on their spending** this year.

Source: <https://www.nerdwallet.com/article/shopping/2023-holiday-shopping-report>

How to plan for the holiday season without busting the budget

- 1 Create a (realistic) budget**
- 2 Suggest doing "Secret Santa" with family, friends and co-workers**
- 3 Use your phone to compare prices**
- 4 Get creative**
- 5 Rotate hosting duties**
- 6 Cut or freeze other expenses for the duration of the holiday season**
- 7 Don't wait until the last minute**
- 8 Remember we're all in the same boat**

[Learn more](#)



How to spend smarter (online) this holiday season

- 1 Discounts, promotions and sales**
- 2 Compare prices and read reviews**
- 3 Delivery for the win**
- 4 Sticking to shopping lists**
- 5 Avoid the lines**

[Learn more](#)



Make your money go further this shopping season

- 1 Resist temptation**
- 2 Do you really need it?**
- 3 Support small businesses too**
- 4 Keep track of your spending**
- 5 Make a budget**

[Learn more](#)



The holidays can be tough on your finances, but following these tips can make it easier. Having a sound plan in place for all your financial goals will make not just the holidays but every day easier. Contact a New York Life financial professional to make your own spending and saving plan.