



HOLIDAY SURVIVAL GUIDE



Consolidated Credit
5701 West Sunrise Boulevard
Fort Lauderdale, FL 33313
1-800-210-3481
www.ConsolidatedCredit.org

Congratulations on taking this important step to a brighter financial future. Consolidated Credit has been helping Americans across the country solve their credit and debt problems for over 20 years.

Our Education Team has created over forty publications to help you improve your personal finances; and many available in Spanish. By logging on to www.ConsolidatedCredit.org you can access all of our publications free of charge. We have the tools to help you become debt free, use your money wisely, plan for the future, to build wealth. The topics Consolidated Credit addresses range from identity theft to building a better credit rating; from how to buy a home to paying for college. On our web site you will also find interactive credit courses, a “Best of the Web” debt calculator, a personalized budgeting tool, and much more.

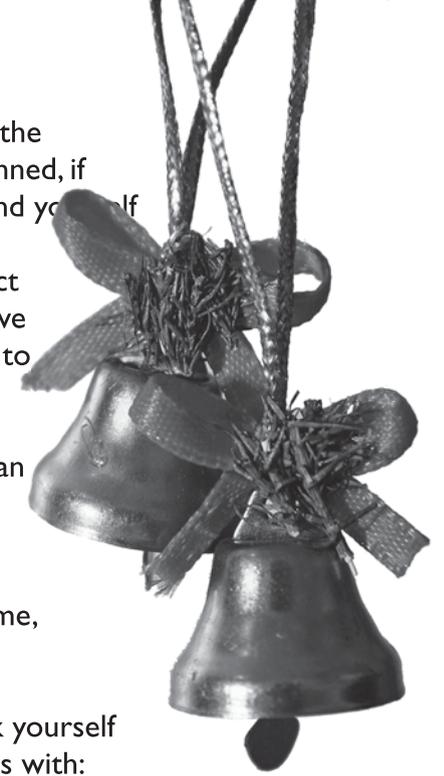
*We are dedicated to personal financial literacy and providing a debt-free life for Americans. If you are overburdened by high interest rate credit card debt then I invite you to speak with one of our certified counselors free of charge by calling **1-800-210-3481**. We also have partnership programs available for groups, businesses and communities to hold financial workshops and receive free money management guides and workbooks like the one you are reading now. Please call **1-800-210-3481** if you would like to discuss pursuing a personal financial literacy program.*

Sincerely,



*Gary S. Herman
President
Consolidated Credit*

No matter how much you love the holidays or how well you've planned, if you're like most people you'll find yourself frazzled at times. You may find yourself searching for the perfect gift, trying to create an impressive dinner for guests or scrambling to put up holiday decorations. The best gift you can give yourself this season is to take time to plan your holidays. Spend some time thinking about what you really want, and create a plan for how you want to spend your time, energy, and money.



Here are some questions to ask yourself and those you share the holidays with:

- **What are your best holiday memories?**
- **What do you like most about the holidays?**
- **What do you like the least?**
- **What's the one thing you would like to do the most this holiday season?**
- **What's the one thing you don't want to do this holiday season?**
- **How can I make the holidays less stressful?**
- **How can I spend less yet enjoy the holidays?**

With some open discussion and planning, you should be able to come up with some positive strategies. Eliminating just one item from your “to do” list can be a great start.

We'd also like to offer you some specific suggestions to get your creative juices flowing. Here are ten ways to make the holidays less stressful and less expensive:

1. **Focus On Experiences, Not Gifts.** You probably can't remember the majority of the gifts you gave or received as children. But you probably have holiday memories around events or family times that you treasure. It's never too late to create traditions your family can enjoy year after year. You may even want to explore your family's ethnic heritage to find new holiday traditions you can incorporate into your celebration. An internet search can yield a lot of information on holiday traditions. Another good source is your local library where you may want to check out books on traditions such as **The Book of New Family Traditions: How to Create Great Rituals for Holidays & Everyday** by Meg Cox.
2. **Create a Family Gift-Making Project.** Get the whole family involved in a gift-making project. Homemade paper; ornaments; themed gift baskets; framed photos or scrapbooks; homemade breads or jams; potted plants or herbs (decorate the pot if you're so inclined); or soap are just a few of the ideas to choose from. Remember to start early so you have time for mistakes, and make extras to keep on hand for last minute gifts. Your local craft store can be a good source of information and inspiration.
3. **"Secret Santa."** If you have children, they'll love this project: try to surprise neighbors or family members with good deeds - without getting caught. For example, you may all try to shovel an older neighbor's walk without them seeing you. Or your kids may do a sibling's chore while they're out. Or leave homemade cookies on a neighbor's doorstep, ring the doorbell and try to run away before they answer the door. You may be surprised at how carried away your kids will get with this one!
4. **Gift of Yourself.** Create gift certificates offering services to your friends, neighbors or children's teachers. They can range

from a car wash and wax, to a couple of hours running errands, to babysitting, to a homemade meal. Grandparents can give their grandchildren a gift certificate for a simple outing. Be creative and get the family involved when possible.

5. **Ask for Gift Receipts** when you buy gifts and include them with the item you are giving. It will make it a lot easier for the person who received the gift to return or exchange it if needed.
6. **Stick to a Budget.** You'll want to use the holiday spending planner worksheets in this brochure to plan your holiday spending. If you have children, help them set a budget for holidays gifts and prioritize their requests within that budget. Adult family members exchanging gifts should set a spending limit and consider drawing names instead of buying for everyone. Also consider giving gift certificates for part of your children's gifts. Then hit the stores the day after Christmas for amazing bargains!
7. **Use No More Than Two Credit Cards.** Buying an item with a credit card gives you protection that paying by cash or check doesn't. If the item is not what you ordered, or if there is a problem, you may be able to get your credit card companies' help in obtaining a refund. At the same time, credit cards can make it easy to spend over your budget.



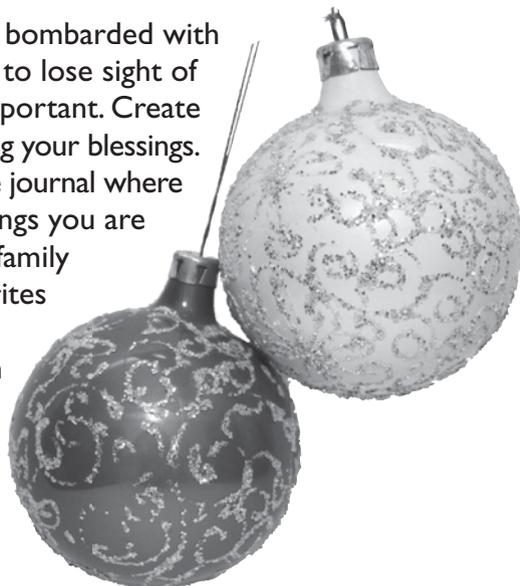
Try limiting yourself to a low-rate credit card for any purchases that you may need to pay off over time and another credit card you can pay in full when the bill arrives.

Write down your holiday purchases when you make them so you don't lose track of your spending. If you do need to dispute a purchase made by credit card, make sure you put your request in writing to your credit card company right away to protect your rights.

8. **Stock Up.** Buy “universal” gifts such as picture frames, coffee table books, photo albums or kitchen gadgets when they are deeply discounted. Keep them on hand for the holidays, or for times when you need a gift but don't have time to find one.

9. **Make A Day of the Holiday.** If your holiday seems to go downhill after gift giving, plan a special activity for afternoon or the day after. Whether it's skiing or skating, putting together a family skit or building a bonfire in the evening, make an effort to focus on spending time with those you love. If you don't have family to share the day with, look for opportunities to volunteer and help others who may be alone on the holiday.

10. **Be Thankful.** When we're bombarded with holiday advertising, it's easy to lose sight of the things that are really important. Create a holiday tradition of counting your blessings. Consider keeping a gratitude journal where you can write down the things you are thankful for. Or consider a family project where everyone writes things they are thankful for, including notes of appreciation to family members, on slips of paper. Place those notes in a jar to be read on a special holiday.



Read This Before Your First Shopping Trip

Trying to find the perfect gift in one shopping trip isn't always practical, particularly if you're someone who follows the “shop till you drop” approach. Just short of dropping, you may decide you're tired of browsing around and buy the next thing you see, regardless of cost. Make a list of who you have to buy for and what you want to buy them. Start shopping early enough to leave time to comparison shop for the best prices.

Before heading to the mall, take time to examine catalogues and sales advertisements so you'll know where you need to go to find the gifts you're looking for. If you do any holiday entertaining, buy non-perishables in bulk at discount warehouses. Most of the time you can end up saving as much as 20%. It's a fact that people tend to spend more money when paying with plastic like there there is to cold hard cash. If you don't want to run up your credit card bills, don't take them with you. Instead, decide on the amount you want to spend and carry that amount of money with you. Make a holiday budget and stick to it. Save receipts. Items often go on sale after the holiday rush. You can sometimes be refunded the difference between the price you bought a gift at and the sale price. Phone for store policies before you make the trip. Know the sales tactics. Retailers want you to buy, buy, buy. You have been through it a hundred times, “would you like some fries with that,” the sales person asks. If you let yourself get enticed by this maneuver shopping can get really expensive. You go in to buy a shirt or blouse, and then they want to sell you all the accessories that “set it off perfectly.”

Follow these tips to make this your best shopping season yet. For next year, try to purchase one present a month starting in January and see how relaxing the holidays can be.

- Think about what you're charging - it might be better to pay cash for those smaller purchases. Stocking stuffers can add up quickly, impacting your next statement's “New Balance” column.

- Credit card issuers give you a line of credit based on information available to them about your financial situation, but you are the best judge of what you can comfortably manage. Just because you have a certain amount of credit available, doesn't mean you should use all of it between Thanksgiving and New Years. **REMEMBER:** Never borrow more than you can reasonably pay off. Giving gifts should be a gesture, not a sacrifice.



Holiday Spending Planner

Item	Planned \$ to spend	Actual \$ spent
Decorations		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Entertainment		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Cards, Postage and Shipping		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Travel		
	\$	\$
	\$	\$
	\$	\$
Other		
	\$	\$
	\$	\$
	\$	\$

- Remember to plan for increased utilities if you decorate heavily, cleaning expenses if you entertain, meals out with friends, office party clothes or expenses, and shipping costs for gifts.

Holiday Spending Planner

Gift Recipient	Item Wanted	Planned \$ to spend	Actual \$ spent
Immediate Family			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Total		\$	\$
Extended Family			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Total		\$	\$
Friends			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Total		\$	\$
Co-Workers			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Total		\$	\$

Holiday Spending Planner

Gift Recipient	Item Wanted	Planned \$ to spend	Actual \$ spent
Neighbors and Others			
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Grand Total		\$	\$
Charitable Giving			
		\$	\$
		\$	\$
Total		\$	\$

- Remember to plan for gifts you may want to give to your children's teachers or coaches, as well as those for church or synagogue members.

Holiday Tip Guide

Person to Tip	Typical Amounts	Amount Actually Spent
Garbage Collector	\$10 - \$20 per person	\$
Newspaper Delivery	\$20 - \$25 for daily delivery \$5 - \$15 for weekend only	\$
Regular Babysitter	One or two night's pay	\$
Nanny or housekeeper	One week's pay	\$
Apartment manager	\$20 - \$100	\$
Hair Stylist	Cost of one session	\$
Postal Carrier	\$10 - \$20	\$

Shopping Strategies

If you do all your holiday shopping on a credit card, you actually can spend two to three times as much, once you figure in interest and finance charges. Here are some ways to avoid holiday debt.

- **PAY WITH CASH.** Spend money you already have: Use debit cards, cash, or write checks.
- **Make a budget** - not per person budget, but an overall budget for all of your Holiday spending and compare it with the amount you have available to spend. If it's more than you can afford, look for areas to trim expenses.
- **Keep track of how much you have spent** on gifts, dining and entertainment. Make a list of travel expenses, holiday clothes, cards, postage, wrapping paper, shipping and tax add up, so put these things into your budget.
- **Make a list** of all the people who you would like to give gifts to, and rank people on the list.
- **Know what you want to buy**, and for whom, before you go shopping. Check to see what stores have the best bargains and make a list with the costs. After you finish your list, total the costs and prepare to spend only that amount in each store.
- **Shop alone** when you're doing the bulk of your gift buying. It will help you avoid impulse spending. Don't shop while you're tired or hungry.
- **Steer clear of high price fad items** and instead buy practical gifts that last longer such as clothes, tires, or appliances. Resist the little extra gifts. They often add up considerably and can break your budget.

- **Think before using your credit card** to take advantage of "holiday bargains." Comparison-shop, particularly for large ticket items. It's good to take advantage of these opportunities, but always ask yourself, "Would I buy this if it weren't on sale?"

Protect Yourself From Holiday Crime Holiday Shopping Safety Online

Do: Always use a credit card to purchase items. If you are scammed, you generally only owe \$50 for the loss instead of the whole amount. If you are new to shopping online, stick with companies you have heard of. When you enter the shopping cart or the e-commerce area of a site, make sure the URL has an "S" for secure. Example: "https:" not just "http." If you participate in an online auction, check the references of the seller - they are usually kept on the auction site.

Don't: Never put credit card information or personal information like social security numbers in an e-mail. Legitimate shopping web sites use special forms. Never respond to offers that come in unsolicited e-mails - these are often scams.

Newest Ways to Save During the Holidays

Digitize Your Coupon Clipping. When money gets tight, many families turn to coupons to help stretch those dollars a little bit longer. While clipping coupons out of the Sunday paper might be the most common way Americans get their coupons, there's a digital revolution happening in the coupon world. In the first half of 2009, nearly 10 million digital coupons were redeemed.

Consumers are turning to technology to find their discounts and special deals. There are a slew of web-based portals and mobile applications to help users find and redeem coupons more easily.

Facebook. Many brands have flocked to Facebook and created business pages. In an effort to build their presence on Facebook,

they might offer exclusive deals to their Facebook members. If you're already using Facebook to connect with family and friends, do a search for your favorite retailers and see if they're using Facebook discounts to drive traffic to the stores. The only minus is most of these brick-and-mortar stores require that you print out the coupons in order to use them in the stores.

Twitter. Out of the nearly four to five million daily tweets, approximately 0.03% of those tweets are coupon or deal-related. Twitter coupon aggregators have cropped up to collect these coupons into one easy interface. Here are some of the popular places to find deals on Twitter:

- **Coupon Tweet** - collects popular coupons from retailers and features them by retailer or category. Once you're signed in, you can vote coupons up or down, helping to contribute which coupons become the most popular. You can send your favorite coupons to friends and family using Twitter, Facebook, Myspace, Digg, del.iciou.is and Mixx.
- **CheapTweet** - also collects popular coupons from retailers. It's method of prioritizing coupons is a combination of ratings, buzz tracking and spam filtering. You only need an account to vote on or save deals to your account.

Mobile Coupon Services. You can join a mobile coupon service that will send you blue light specials from your favorite retailers. Most of these services work on an opt-in basis. You tell them what type of offers you want to receive and they'll send you last minute specials and exclusive coupons to your phone.

- **Cellfire** offers a free coupon service that offers savings on groceries, shopping, restaurants and entertainment. You can search for deals on your home PC or mobile phone. Then save the code to your phone and show it to the cashier as you check out. Grocery coupons are a little more complicated. They get saved to a savings card that you've signed up for through a

participating grocer. If your grocery store doesn't participate in the program, unfortunately you can't take advantage of *Cellfire's* grocery coupons. When you shop at the grocery store, just swipe your card, and you get the savings. *Cellfire* service is supported by most cell phones that carry Internet or access data network.

- **Yowza** is a free app that only works on the iPhone or iPod Touch. Unlike other mobile coupon services, they work directly with the retailers so you don't have to worry about receiving expired deals or having the local franchises that won't honor the coupon. It only searches for deals within a 50 mile radius of your device so you'll only get deals that you can use. All the cashier has to do is scan the barcode off your device, making it completely paperless and hasslefree.

Holiday Stress

Debt problems can be very stressful and when you add it with holiday pressures, it can become an explosive situation. When you're under holiday financial stress, you might find yourself arguing about money, experiencing headaches and panic attacks, and/or finding it difficult to sleep at night. Financial stress can interfere with your quality of life and enjoyment of the holiday season.

If you ignore social stressors, it can have a negative effect on you and your loved ones. It can cause someone to feel angry, depressed and fatigued. AARP survey on the Impact of Economy Health Behaviors found that 20% of the participants reported health issues due to financial stress.

Focus on your family and be thankful for what you have this holiday, rather than what you don't. Just by changing your mindset, you can have a happy holiday. Here are some common social pressures that cause financial stress during the holidays:

- **Attaching happiness with material things.** The retail industry gears up for the holidays, telling you that to be happy you need

things and you believe them. You shop till you drop, thinking that the things in your basket will make this holiday a happy one. However, the more you spend, the larger your debt grows. Once the holiday is over, you're facing large amounts of debt.

- Social expectations. Often times you feel the need to protect your friends and family from your financial difficulties. You feel the social pressures to be happy and successful. You might spend money you don't have to meet these social expectations.
- Too many responsibilities. You over commit to your loved ones. You schedule too many parties, too many extra activities and too many family obligations. The financial burden of these obligations can make a difficult situation worse.
- Topping yourself. Every year, you want this holiday to be better than the last one. You feel as if you can't "beat" last year's holiday then you're a failure. Or you're in competition with another family member to provide the "better" holiday. Sometimes in the heat of the competition with yourself or someone else, you spend far too much.

Holiday Shipping Made Easy and Inexpensive

Shipping your holiday packages shouldn't take a lot of time and guesswork. The United States Postal Services now has Priority Mail Flat Rate Boxes. Their motto is "if it fits, it ships® anywhere in the U.S. for a low flat rate." See www.USPS.com for flat shipping rates to anywhere in the country.

Shipping Guidelines for Holiday Packaging to Our Military Serving Far from Home: Follow these guidelines so your cards and gift packages reach them safely. It's important to make sure the gifts are properly cushioned so they won't get jostled around or damaged on their trip. If you're refusing a box, cover all the old labels and markings with heavy black marker or your labels. Tape it up with clear or brown packaging tape, reinforced packing

tape, or paper tape. Avoid things like cord, string, and twine - they get caught in our mail processing equipment. Also, be mindful of sending anything temperature-sensitive (like candy or candles) to hot climates.

Use these addressing tips:

Use the service member's full name.

All mail must be addressed to someone specific; addressing mail to "Any Service Member" is no longer permitted.

Include the unit and APO/FPO (Air/Army Post Office™ or Fleet Post Office™) address with the nine-digit ZIP Code® (if one is assigned).

For Example:

SSGT First & Last Name

Unit 2050 Box 4190

APO AP 96278-2050 SGT

Check for foreign restrictions. Before you send a card or gift to one of our troops overseas, make sure you're aware of certain restrictions. Every country has customs regulations regarding incoming mail.

Although there are specific restrictions for each five-digit Military Post Office™ Zip Code™ (APO/FPO), generally, the following are prohibited in the region of Operation Iraqi Freedom:

Obscene articles (prints, paintings, cards, films, videotapes, etc.)
Any matter depicting nude or seminude persons, pornographic or sexual items, or non-authorized political materials. Bulk quantities of religious materials contrary to the Islamic faith. Items for the personal use of the addressee are permissible. Pork or pork by-products.

Consolidated offers these suggestions for money success in the New Year:



About Consolidated Credit

Consolidated Credit is a consumer oriented, public education organization. We are an industry leader in providing credit counseling and debt management services throughout the United States.

Our mission is to assist individuals and families end financial crises and help them solve money management problems through education, motivation, and professional counseling.

We are dedicated to empowering consumers through educational programs that will influence them to refrain from overspending and abusing credit cards, as well as to encourage them to save and invest. We sponsor local free seminars that are also available to any group or organization that requests our educational services.

Our professionally trained counselors have assisted thousands of families across the United States. Regardless of whether your financial problems are due to the purchase of a new home, birth of a child, major illness, or any other circumstance, we can help.

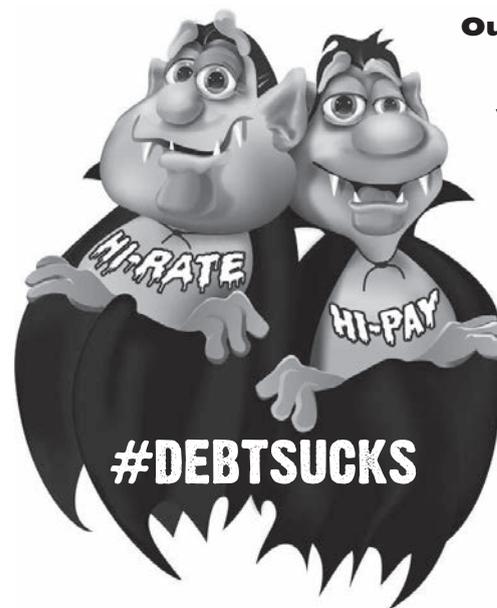
Our organization is funded primarily through voluntary contributions from participating creditors. Our programs are designed to save our clients money and liquidate debts at an excellent rate.

Consolidated Credit is a member of the Better Business Bureau, the National Association of Credit Union, United Way of Broward County and Financial Counseling Association of America.

Now you can find FREEDOM FROM DEBT!

Consolidated Credit, a nationally recognized organization, will provide you with professional financial education, counseling and resources.

In addition, you can benefit from customized Debt Management Programs, which incorporate a bill consolidation plan to help you regain your financial freedom.



**Our professionally trained
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Accountants
will negotiate directly
with
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- Eliminate late charges and over-limit fees.
- Consolidate debts into one lower payment.
- Help you pay off debt faster.
- Rebuild your credit rating.
- Save you thousands of dollars.
- Get you on a plan to be debt free!

Call today, and take your first step toward financial freedom!

1-800-210-3481

or visit www.ConsolidatedCredit.org



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You can be
**debt
free**



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- Reduce or eliminate interest charges.
- Consolidate credit card bills into one lower monthly payment.
- Pay off your debt in half the time.
 - Save thousands of dollars.



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