

2023 Holiday \$urvival Guide

How to Save
During the
Holidays Without
Being A Grinch



average credit card
interest rate in 2023,
up 3% from last year

\$\$**1,549** the average holiday
debt per person in 2022

37%
said it would
take more than
5 months to pay
off that debt



HOW TO \$PEND LESS AND SAVE MORE

Over **1/3** of Americans
take on debt during the holidays.

TRY SAVING BY:

- 1. MAKING YOUR OWN GIFTS**
Not only are handmade gift more personal, they cost less than store-bought ones



- 2. HOSTING POTLUCKS INSTEAD OF PARTIES**
Having people bring food over cuts costs for get-togethers



- 3. SETTING UP A SECRET SANTA GIFT EXCHANGE**
This is great for big groups to make sure that everyone gets a gift without breaking the bank



Sources:
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When debt is the problem, we are the solution.

The Holiday Guide To Mexico

Michael Hoelscher



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