

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:
<https://www.federalreserve.gov/institutions/documents/>
<https://www.lendingtree.com/credit-card/study/holiday-debt/>

CONSOLIDATED CREDIT[®]
When debt is the problem, we are the solution.

The Holiday Guide To Mexico

Wolfgang Guggemos



The Holiday Guide To Mexico:

Ignite the flame of optimism with Crafted by is motivational masterpiece, **The Holiday Guide To Mexico** . In a downloadable PDF format (*), this ebook is a beacon of encouragement. Download now and let the words propel you towards a brighter, more motivated tomorrow.

https://ftp.thebrandexperience.com/data/browse/fetch.php/When_Dinosaurs_Roamed_New_Jersey.pdf

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