



# HOLIDAY SAVINGS GUIDE AND PRINTABLE PACK

# Holiday Savings Guide

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It's the most wonderful time of the year! UCCU wants to help you save money and enjoy your holiday season! Here are a few tips to help you get organized, save money and most of all enjoy time with the ones you love.

## Before You Shop

Every year, holiday deals start rolling in earlier and earlier. Before you start snatching up the deals, it is important to take some time to develop a plan so you can avoid overspending and make sure that you get the best deals this year and stretch your holiday budget as far as you can.

## Set a Budget

Make sure you think through all aspects of your budget including holiday parties, teacher gifts, gift exchanges at work, holiday travel and any other holiday-related expenses you may have.

## Make a Gift List

The first step in making a gift list is to write down everyone you need to buy for. This includes anyone you would like to take a gift to, including charitable gifts and angel tree shopping.

## Find the Best Deals

Everyone wants to find the best deals, but this can be complicated. To find the best deal, you'll need to shop both in-store and online.

# Holiday Savings Guide

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## Online

Do your research. Know what a good price is for an item, and don't pay more than that – no matter what the online discount claims to be.

Shop before Black Friday. Retailers want to get your money BEFORE you get into the stores on Black Friday so some of the best deals online happen before Thanksgiving.

Stack coupon codes. Some retailers allow you to stack coupon codes and get a percentage off your item PLUS free shipping.

Use rewards programs. Lots of companies have rewards programs that allow you to earn points or get special coupons. You may not save money on the first order, but the savings add up in the long run.

Future purchase discounts. A common trend at retail stores is to offer you “store cash” when you make a purchase. Again, this could help you in the long run.

## In-Store

Shop one-day deals. You can score some great deals by grabbing one-day sale items as they often have the lowest price you'll see during the holidays.

Shop early. Hot items sell out fast. Make sure you shop early in the week for the best deals, and earlier in the day for a daily deal.

Stack coupons. Most stores allow you to use an in-store coupon with a Manufacturer Coupon. This is a great way to double the savings!

Price match online deals. The larger stores are trying hard to compete with online dealers during the holidays and you can use that to your advantage.

## Get Organized

The holidays can be a crazy time for a lot of families. It's very important to get organized and take the time to slow down and enjoy family and friends. Included in this guide are several worksheets to help you get organized and keep track of everything you've got going on.



# Santa's Survey

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Name: \_\_\_\_\_

Shirt Size: \_\_\_\_\_ Pant Size: \_\_\_\_\_ Shoe Size: \_\_\_\_\_

Favorite Candy: \_\_\_\_\_

Favorite Snack: \_\_\_\_\_

Favorite New Movies: \_\_\_\_\_

Favorite New Book Series: \_\_\_\_\_

Gaming Consoles I have: \_\_\_\_\_

\_\_\_\_\_

I need: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I want: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Christmas Gift List

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Name: \_\_\_\_\_ Gift Budget: \_\_\_\_\_

Gift(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Gift Budget: \_\_\_\_\_

Gift(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Gift Budget: \_\_\_\_\_

Gift(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Gift Budget: \_\_\_\_\_

Gift(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Gift Budget: \_\_\_\_\_

Gift(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Black Friday Shopping List

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Store #1: \_\_\_\_\_

Item(s): \_\_\_\_\_

Price(s): \_\_\_\_\_

Store #2: \_\_\_\_\_

Item(s): \_\_\_\_\_

Price(s): \_\_\_\_\_

Store #3: \_\_\_\_\_

Item(s): \_\_\_\_\_

Price(s): \_\_\_\_\_

Store #4: \_\_\_\_\_

Item(s): \_\_\_\_\_

Price(s): \_\_\_\_\_

Store #5: \_\_\_\_\_

Item(s): \_\_\_\_\_

Price(s): \_\_\_\_\_

Store #6: \_\_\_\_\_

Item(s): \_\_\_\_\_

Price(s): \_\_\_\_\_

# Holiday Event Calendar

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Month of: \_\_\_\_\_

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday





# Holiday Baking Planner

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Recipe Name: \_\_\_\_\_

Source: \_\_\_\_\_

Gift For: \_\_\_\_\_

Ingredients Needed: \_\_\_\_\_

Date Baked: \_\_\_\_\_ Date Wrapped: \_\_\_\_\_ Date Given/Sent: \_\_\_\_\_

Recipe Name: \_\_\_\_\_

Source: \_\_\_\_\_

Gift For: \_\_\_\_\_

Ingredients Needed: \_\_\_\_\_

Date Baked: \_\_\_\_\_ Date Wrapped: \_\_\_\_\_ Date Given/Sent: \_\_\_\_\_

Recipe Name: \_\_\_\_\_

Source: \_\_\_\_\_

Gift For: \_\_\_\_\_

Ingredients Needed: \_\_\_\_\_

Date Baked: \_\_\_\_\_ Date Wrapped: \_\_\_\_\_ Date Given/Sent: \_\_\_\_\_

Recipe Name: \_\_\_\_\_

Source: \_\_\_\_\_

Gift For: \_\_\_\_\_

Ingredients Needed: \_\_\_\_\_

Date Baked: \_\_\_\_\_ Date Wrapped: \_\_\_\_\_ Date Given/Sent: \_\_\_\_\_





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