



HOW TO BE A SMART SPENDER THIS HOLIDAY SEASON

As you shop for gifts for friends and loved ones, it is important to make smart spending decisions. Hardships brought on by holiday spending can affect financial well-being for months or even years to come.



1 Pay all of your bills and set money aside for necessities before purchasing any gifts. This will ensure you are not worrying about rent or bills while shopping.



2 Decide how much money you are willing to spend and then write down the name of every person on your holiday shopping list. Determine how much you want to spend on a gift for each person before you start shopping and do not go over budget.



3 Be careful with credit! Avoid paying for gifts with credit cards unless you have a plan and a budget to pay the bill. This will help you maintain your long term financial goals.



4 Do some research before you shop. Keep your eyes open for deals, sales and coupons. This will ensure you are paying the best price for your gifts.



5 Share food expenses for big holiday meals by having a potluck meal. This will ensure one person does not spend too much and can reduce on financial strain that comes from hosting large gatherings.



6 Spend time with friends and family members in lieu of gifts. Organizing a group volunteer opportunity is beneficial to the community as well as the volunteer. This helps you reduce the amount you spend and gives you a chance to spend quality time with loved ones.

HOW YOU CAN HELP



22.3% OF HOUSEHOLDS IN THE RICHMOND AREA LACK SUFFICIENT NET WORTH TO SUBSIST AT THE POVERTY LEVEL FOR THREE MONTHS IN THE ABSENCE OF INCOME.

United Way helps families and individuals in our region facing painfully difficult financial choices throughout the year—particularly during the holiday season. Here's how you can help.

- ✓ **GIVE:** Make a smart investment in your community.
- ✓ **VOLUNTEER:** Email volunteer@yourunitedway.org to sign up.
- ✓ **ADVOCATE:** Inform yourself. Inform your community.



United Way of Greater
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