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Money Matters Live: Smart Money Moves for The Holidays – November 3, 2026

2026 Holiday Gift Planning Worksheet (make a copy)
https://docs.google.com/spreadsheets/d/1KmqzBfUCemTTOZBaLlyL58Sb_UC623eGHwUW3PzNWuE/edit?gid=0#gid=0

Better Business Bureau Scam Tracker Handout
https://bbbmarketplacetrust.org/wp-content/uploads/2026/09/2025-BBBScamTracker-Highlights-090326_1440.pdf

Better Business Bureau Scam Prevention Guide
https://www.bbb.org/bbbi/scam-prevention

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5 Ways to Stick to Your Holiday Budget

The holidays are a joyful time—but they can also be expensive! Here are five practical tips to help you stay on budget and enjoy the season without added financial stress.

1. Set Your Financial Goals for 2027

Before you start shopping, think ahead. What are your financial goals for the new year? Whether it's saving for a vacation, paying off debt, or building an emergency fund, keeping these goals in mind will help you avoid overspending during the holidays.

2. Make a Gift List and Budget

Avoid impulse buying by creating a gift list in advance. Write down everyone you plan to shop for and assign a spending limit for each person. As you purchase gifts, check them off your list. This simple strategy keeps you organized and ensures you don't go over budget. (View the 2026 Holiday Gift Planning Budget that's been created for you to save and use)

3. Track Your Spending

Each time you buy a gift, write down the amount spent. This way, you'll know exactly how much you've spent—and how much you have left. It's a simple habit that makes a big difference.

4. Start Early and Use Cash

Shopping early gives you time to find deals and avoid last-minute splurges. Whenever possible, use cash instead of credit cards. Seeing the money leaving your wallet makes it easier to stick to your budget—and prevents post-holiday debt.

5. Wrap and Tag Gifts Right Away

Once you buy a gift, wrap it and add a tag. This helps you keep track of what you've already purchased and who it's for—saving you from duplicate buys or forgotten items. Plus, it spreads out the wrapping workload!

Final Thought:

Sticking to a holiday budget doesn't mean cutting back on joy—it means spending with intention. With these five tips, you can celebrate the season fully while setting yourself up for financial success in the new year.

Jeanne Walsh. Human Development & Relationship Educator
UW Madison, Division of Extension, Chippewa County

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