



K-STATE

PF

Thrifty Gifting

Kansas State University
Powercat Financial Counseling





Budgeting for the Holidays

- **The ghost of holidays past**
 - **Bad decisions**
 - **Stress**
- **The ghost of holidays present**
 - **Gifts**
 - **Charities**
 - **Event Planning/Food**
 - **Decorations**
 - **Travel**





Celebrating Christmas On A Budget





Plan Ahead

Avoid the Holiday Spending Hangover!

- **Make a list and check it twice!**
- **Budget for each person**



Saving UP!

- **Add odd jobs**

- **Yard Work**

- **Babysitting**

- **Tutor**

- **Reduce unnecessary expenses**

- **Coffee**

- **Eating out**



Reducing Cost: Gifts

- Create a detailed *shopping list*
- Participate in gift exchanges
- Give the gift of time
- Be creative

Stay within your budget!





Reducing Cost: Cards & Parties

- **Newsletters**
- **Out of season**
- **Timing of events**
- **Potlucks**





Reducing Cost: Travel during the holidays

- **Book as early as possible**
- **Be flexible**
- **Remember the purpose of the trip**



Eliminating Stress: RESEARCH!!

- **Look for sale dates**
- **Coupons**
- **Student discounts**
- ***Shop with cash**



Remember the Season

- **Think of the less fortunate**
- **Volunteer with family/friends**
- **Charitable Donations**

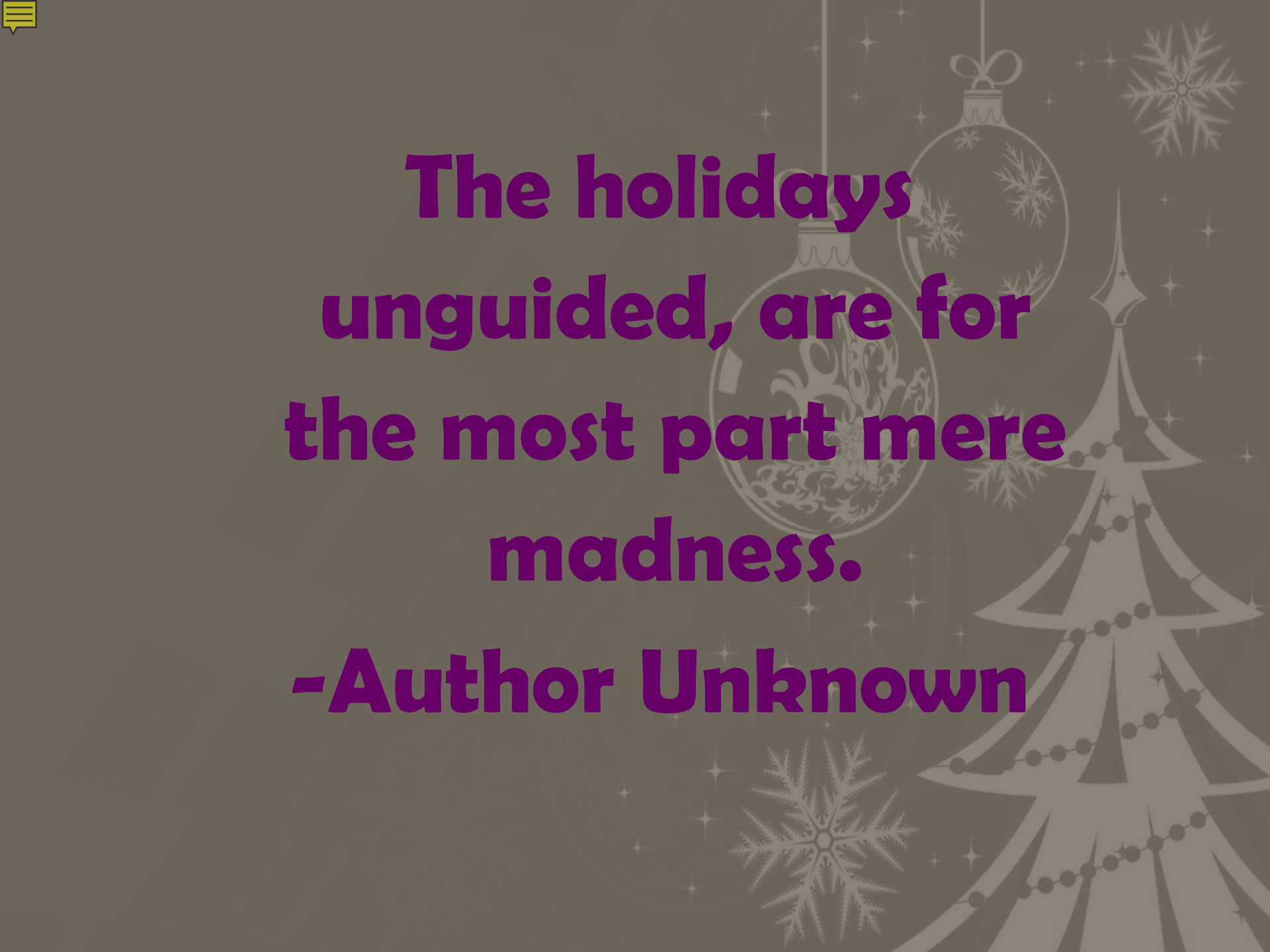


Shopping Websites

- www.Overstock.com
- www.SmartBargains.com
- www.amazon.com
- www.ebay.com
- www.RetailMeNot.com

Stick to your list, don't buy something just because it is on sale!



The background is a dark grey color with a subtle, light grey illustration of a Christmas tree on the right side. The tree is decorated with a string of small, dark circular ornaments. Several large, intricate snowflakes are scattered across the scene, and two large, round Christmas ornaments are hanging from the top. One ornament has a patterned design, and the other has a snowflake pattern. Small, four-pointed starburst lights are also visible throughout the background.

**The holidays
unguided, are for
the most part mere
madness.**

-Author Unknown

\$ALT: A FREE financial tool for K-State Students at www.k-state.edu/salt

\$ALT Sign Up Log Out

HOME CRUNCH YOUR NUMBERS DEMYSTIFY STUDENT LOANS SAVE AND MAKE MONEY GET MONEY SMART SALT BLOG

REPAY YOUR WAY

They're your student loans, so repay them in a way that works for you.

and beyond.
ANCE, A NONPROFIT ORGANIZATION

Use My Money 101 to master your money skills.

SECURE LOGIN SECURE SIGN UP

facebook Search for people, places and things

Find serious money with SALT.

\$ALT 610 likes

Non-Profit Organization
Welcome to the official SALT Facebook page—where college students, alumni, and Facebook users like you get on the money.

Photos **\$ALT** FAQ Polls 610 Likes

ON THE MONEY

\$ALT **\$ALT** money

ON THE MONEY

SECURE SIGN UP



Powercat Financial

**Free and Confidential
Personal Financial Counseling
and Workshops**

PowercatFinancial@k-state.edu

www.k-state.edu/pf

(785)532-2889



K-STATE

PF

302 K-State Student Union