

CHRISTMAS GIFT GUIDE

How to avoid financial stress

The holiday season can be a time of happiness and festivity, but with so many obligations it can also leave many of us feeling the pressure when it comes to our finances. From gifts to décor, dinner parties and fancy clothes, managing spending can be overwhelming. Krystal Yee, author of the blog Give Me Back My Five Bucks, has the following tips on how to maximize your hard earned dollars this season:

1. Set a budget – One of the biggest financial stressors can be not knowing how much you've spent and whether you've blown through money you don't have. Setting a realistic budget that includes all expenses from gifts to travel to entertainment will give you piece of mind as you check off your list. You can also try an online budgeting tool and monitor your spending by checking your mobile banking app as you spend.

2. Do your research and shop around – Whether it's purchasing a gift, an outfit for the company party or finding the perfect table setting for entertaining friends and family, do your research first to find the best deal. This can be done by visiting the online sites of retailers before you hit the mall or streets so you don't make any impulse pur-

chases while you're on the spot in a busy store.

3. Use a rewards card – Some credit cards earn money on every dollar you spend. A new survey from Tangerine found that the majority (61 per cent) of Canadians use a credit card for holiday spending to earn rewards on their purchases. Try a cash-back card like Tangerine's Money-Back Credit Card, which allows you to spend and save at the same time. It gives 2% Money-Back Rewards on purchases in two categories of your choice (for example groceries or restaurants), and 1% Money-Back Rewards on all your other purchases. This card also has no annual fee.

4. Opt for DIY – Reduce your overall spending by incorporating homemade DIY gifts. There are endless resources online with easy DIY gift ideas that will impress your friends and family if you take the time to get crafty. This way they will remember the personal and unique touch, not the amount you spent on a gift. Also, don't be afraid to re-gift that unused item that is simply not you. This is practical and financially savvy, but just make sure it's thoughtful and the gift makes sense for the recipient.

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