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How to survive holiday budget stress

The holiday season is the time where Canadians are most likely to blow their budget, with over half (56%) identifying Christmas and New Years as the most likely occasions where they spend more than planned. This time of year trumps birthdays, weddings, and Thanksgiving as the biggest budget blow-out occasion, according to a new study commissioned by Procter & Gamble.

While Christmas and New Years is a great time to celebrate with friends and family, personal finance expert Gail Vaz-Oxlade is urging Canadians to stop and think about

their holiday spending habits.

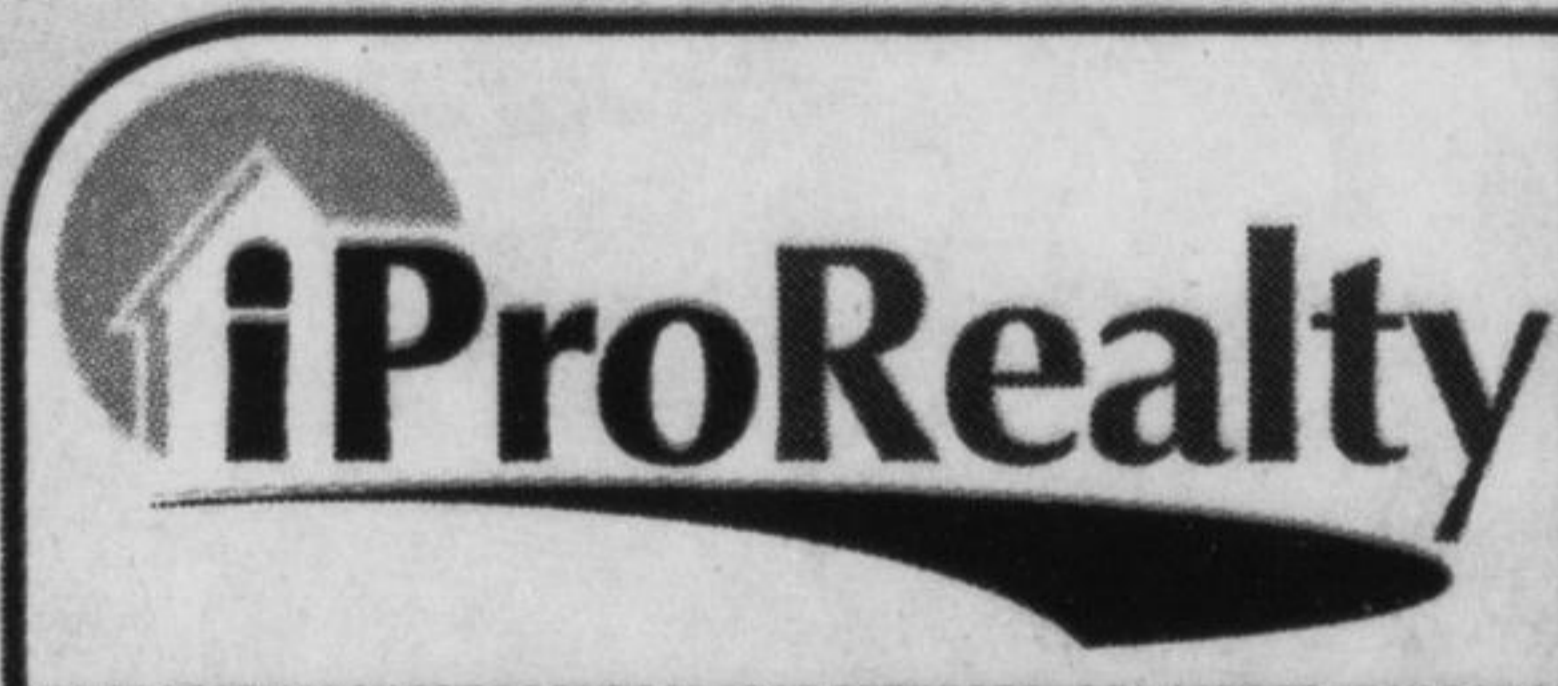
"Year end can wreak havoc on your personal finances," says Vaz-Oxlade. "A lot of Canadians will throw the budget out the window during the holidays, but it's surprisingly easy to stay in budget and still cover all the season's essentials."

Making a plan is key to surviving the holidays with minimal financial stress. Vaz-Oxlade suggests sitting down to analyze the expected cost of presents, travel, celebrations and household items to ensure all your holiday expenses

will fit into budget. Shopping for well-known, trusted brands can often equal savings during the festive season.

"You don't have to sacrifice on quality when shopping on a budget," says Vaz-Oxlade. "Save on household expenses by shopping for trusted brands like Tide Simply Clean and Fresh, Dawn, or Charmin Basic. These products represent the best value for money based on overall performance and cost."

More budgeting tips are available at savingmadesimple.ca. www.newscanada.com



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