

# 5 WAYS TO SPEND SMART DURING THE HOLIDAYS

Featuring: Wil, Terri and Liz

## **Wil 0:00**

On today's episode of The Making Money Personal podcast, Terri, Liz and I are going to be going over the five ways to spend smart during the holidays. Stay tuned.

## **Introduction 0:17**

You're listening to Triangle's Making Money Personal podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.

## **Wil 0:34**

All right, here we are. Liz, Terri, how are you guys?

## **Terri 0:38**

Good. Wil, doing good. Thanks.

## **Liz 0:40**

How are you?

## **Wil 0:41**

I'm good it's Friday. So I'm excited.

## **Terri 0:44**

So today, we're going to be talking about five ways to spend smart during the holidays. Before we even begin on our list, has anybody started their shopping? That's what I want to know.

## **Wil 0:52**

Negative.

## **Terri 0:53**

Oh, Wilmer.

## **Liz 0:54**

I think I've got like two items.

## **Terri 0:55**

Okay. So based on that wristwatch, when will you be starting your Christmas shopping or holiday shopping, whatever you?

## **Wil 1:03**

When is payday? Next week?

## **Terri 1:05**

Next week.

**Wil 1:06**

All right next week I'll start.

**Terri 1:07**

That's awesome. Yeah. What about you Liz?

**Liz 1:09**

I have a few items so far.

**Terri 1:11**

Excellent.

**Liz 1:11**

I think I start the majority of my shopping after Thanksgiving.

**Terri 1:14**

Really?

**Liz 1:15**

Yeah.

**Terri 1:16**

Do you guys ever hold out for Black Friday?

**Liz 1:18**

No.

**Terri 1:18**

No?

**Wil 1:19**

No, I usually work anyway.

**Terri 1:21**

Right.

**Wil 1:23**

My wife usually takes up some sales if you know if she's interested in something she'll wait for Black Friday.

**Terri 1:28**

Yeah.

**Wil 1:28**

So..

**Liz 1:29**

Every year I try to tell myself I'm gonna be good this year. I'm gonna start Christmas shopping at the beginning of the year and get people gifts. And it never works out for me. I think one year I actually had all of my shopping done by maybe the second week of December and I was completely done.

**Terri 1:43**

Oh, wow.

**Liz 1:44**

Which was awesome. Because now I could enjoy the season.

**Terri 1:46**

Why don't we go ahead and Wil, let's start with you. What do you what have you got for us?

**Wil 1:50**

Okay, so tip number one. I think everyone should create a budget. Specifically, I think they should list out if they're going to get gifts for you know, five or six people; list those five or six people out and what I like to do my wife and I, we like to assign that particular person like dollar value. So if we want to spend like 30 bucks on that person, or whatever it is, we'll put that dollar value next to them. And we'll also put kind of like an idea on what we may want to get them. So that's my tip for for that.

**Terri 2:23**

That's awesome. So, in all honesty, to be frank, we did kind of go over these tips yesterday, and I do remember calling you a nerd for this because in truth, that's your spreadsheet, it's really not your wife's. Am I right?

**Wil 2:35**

That's correct. That's factual.

**Terri 2:39**

Just for those who are listening Wil has a spreadsheet for everything.

**Liz 2:43**

Do you consult her when you're coming up with these dollar values? Do you come up with them together?

**Wil 2:48**

So, I kind of do it on my own, but fully expecting there to be changes. You know, I'll give her the opportunity to you know, rebuttal if anything. And you know, we make tweaks, so.

**Terri 3:02**

Okay, Wil, so are you on the spreadsheet?

**Wil 3:05**

What do you mean?

**Terri 3:06**

Is your name on the spreadsheet?

**Wil 3:08**

No. Wait for like a gift? Yeah, of course.

**Terri 3:15**

It's clearly like Wil is at the top with the highest dollar value. Very nice. Very nice. No, I do think that that's a really, that it's an excellent approach, you know, it is very methodical. And for everybody who is listening and who is organized that way, you know, they're going to get charged up about that, right? So because once your name goes or a name goes on a list, then you really have to, that starts to stimulate well, what will this person like? Right. And if if we do have a budget, what would this person like within that dollar range? Right?

**Wil 3:51**

Right. And I think actually now that to make things easier, I think I'm going to try something different this year. We haven't made our list, but usually what I do is that I do it in a Google Excel spreadsheet. And we both have the app on our phone. And we both look at it. But it's, how can I say this? The Google app is not like mobile friendly, believe it or not for the Excel spreadsheet feature that they have. So what I think I'm going to try this year is to just do it in the in the Notes app. So you can create a table in the Notes app on your, in our case, our iPhone, and then we could share it, so she could see it on her end and she can make edits and whatnot. So I think I'm going to try it that way this year.

**Terri 4:34**

And you know, I use Notes through my iPhone all the time for a grocery list and there's nothing more just it's like, it gives it's a satisfying feeling when you put a little checkmark against whatever you know, whether it's my grocery list item or whatever. So make sure you add those little bullet holes so that you can make a checkmark.

**Wil 4:56**

Yes.

**Terri 4:57**

When people are done.

**Liz 4:59**

Now how good are you at sticking to your list? Like sticking to the dollar values? Are you pretty disciplined about that?

**Wil 5:05**

We're pretty disciplined, I would say, I mean, if we go over on anybody, like it's usually the girls or daughters, but not by much. And then we usually, we usually do that because we didn't spend what we anticipated to spend on someone else. So if we were going to spend \$50 on on somebody and spent \$40, then that just made \$10 available to us that we could throw somewhere else. Okay.

**Liz 5:30**

So it still keeps you within your budget.

**Wil 5:32**

Yeah, for the most part. I mean, I don't, I can't recall ever going over.

**Terri 5:37**

Do you guys do stockings for the girls?

**Wil 5:40**

We do and typically we'll throw like, you know, treats that they like candy and small toys or whatever. But this year my wife was actually just saying the other day that she wants no candy in our stockings, because they're still going through the Halloween candy and our youngest especially, she has a sweet tooth. So we gotta we gotta control that. So no candy this year in the stockings.

**Terri 6:07**

Can I tell you? This is not our tip, but I'm going to make it my own. Our stockings are extremely expensive. Oh, I think on average, we probably spend about \$60 to \$70 on our stocking stuffers.

**Liz 6:22**

Wow. Per girl?

**Terri 6:23**

Yeah. So my little tip is for your stocking stuffers, start those really early. Like, that's something that you know, as long as it's not a consumable item. You know, like the other day I was at and, you know, like Dunkin' Donuts comes out with those really cute little ornaments. One right now is like, it's got two lip balms and they look like little ornaments. They're sweet. And so I started just picking up stuff like that, you know, because that's what will kill me every single time. And my husband, when he does my stocking. He does it the night before and then he does pay a premium because I think he's almost like, going through like, cardiac arrest, you know what I mean? Like he's experiencing a high adrenaline rush. You know what I mean? Like, "oh my gosh, I forgot." He'll come home like, "You're stocking was like \$200."

**Wil 6:47**

I gotta be honest, I didn't grow up with stockings. Like, we didn't have stockings when I was growing up at home. So when Andrea, my wife, put stockings up, I'm like, what do we do with these? Like, I had no idea what to do. So I saw what she was doing for the girls, I'm like, "okay, I'll put some candy in yours" You know, I was pretty confused. Over the years, I've gotten better.

**Terri 7:52**

I will say the gift cards are probably like, that's a good, that's a good inclusion for your stocking stuffer.

**Wil 7:59**

Alright, tip number two, what do you got Terri?

**Terri 8:02**

Tip number two. So for tip number two, we suggest using your debit card, or cash for convenience. And, you know, the good thing about using our debit card is that it's tied with purchase rewards, so you get money back on that.

**Wil 8:17**

Yeah, for sure.

**Terri 8:17**

Right? So that's, and if you don't, if you're interested in purchase rewards, you can go online under online banking, and you'll see like a whole, what would you call module platform?

**Wil 8:30**

Yeah, it's a whole portal that you just select the rewards that you want to add to your debit card, and then you go crazy.

**Terri 8:36**

Yeah, so definitely, you know, use your debit card for convenience. Or you could also if you didn't want to use your debit card, especially because for online purchases, I'm you know, with me, I'm like, going to use my credit card for online purchases. So for for online purchases and using a credit card, you know, just use one that has rewards, whether it's cashback, you know, or something like that, right? Because then you know, and then always pay off your card right at at the end.

**Liz 9:06**

I was gonna say that's key, like, make sure you stay within your budget.

**Terri 9:09**

Yeah, absolutely.

**Liz 9:10**

Because, you know, with credit cards, it's easy to overspend.

**Wil 9:13**

They're dangerous.

**Liz 9:14**

Very, very much so. But that's a good thing about the debit card is you get the convenience of a credit card, but it's being withdrawn right from your checking account, like cash would be anyway. So you still have to pay attention to how much money you're spending.

**Terri 9:25**

Absolutely.

**Liz 9:26**

It's just useful. So, and then with the, like, you mentioned with the Purchase Rewards for the debit card, you get a percentage of cash back anyway, so you're getting that additional benefit that you would with your credit card.

**Terri 9:37**

Absolutely. You know, and just you know, just to put a little plug in for purchase rewards. The other day, you know, I went online, I was on online banking, and it popped up that I had like a 5% cashback incentive through Hannaford, right, and I do shop at Hannaford. So these are actual places that you're going to use your debit card for anyway. Right?

**Liz 10:04**

I see Starbucks on there a lot. I get that one a lot.

**Terri 10:07**

That's awesome. The neat thing about it is that you don't really have to do anything, right. So I've been online banking before I've used it, let's say at Hannaford or Starbucks, I can't really remember. And then you go in, and it's like the, there's a little bit of a, like a debit to my account, you know, and it might only be like \$1.50, or something like that. But like, I've literally done nothing but enjoyed a cup of coffee or picked up some milk or something like that.

**Liz 10:32**

It's an added benefit.

**Terri 10:33**

Absolutely.

**Liz 10:34**

They do expire after a little bit, but they usually come back. So my Starbucks was expired multiple times, but it's always returned.

**Terri 10:41**

So what you're saying, Lizzie is that you do need to use or have a transaction by a certain timeframe,

**Liz 10:47**

Lsually, yeah. And I've noticed some do recurr more than others. But yeah, you do a lot of times and they'll show you like three days left to earn cash back on this.

**Wil 10:57**

Yep.Yeah, and another good thing is that if you want to use your credit card, if you feel that you just want to use your credit card, I recommend using your credit card if it rewards you, so if you if you get miles or points or anything like that, then I would suggest using the credit card only if you're going to pay it off when it's due at your statement balance. As long as you going to pay it off and you have the cash for it, then by all means go ahead and use your credit card. Because you're going to get, you're not going to pay any interest. So it's like using cash in that aspect, but you're also going to get reward-ed through whatever your credit card program is. In our case, we have the Membership Rewards card and you earn points every time you use the credit card. So

**Liz 10:58**

And those points you can use for cashback you can use them for like you said travel expenses, stuff like that. I like the cashback I think that one's nice. So it's like you know, you're spending a certain amount of money on Christmas gifts and you're going to get a portion of that back in return. So it's a little extra bonus.

**Terri 11:58**

Do you remember that? You know, we saw that we were looking at it probably what, three, four weeks ago.

**Liz 12:05**

Yeah. About what the types of rewards you can get?

**Terri 12:07**

Well not only the types of rewards but where you can go shopping.

**Liz 12:10**

Yeah there is actually an additional section of the Membership Rewards credit card, and that's using the CU Rewards portal. And it's the portal you'll also redeem your points but you can earn bonus points when you shop through their portals. And they're all retail like top retail brands. So Nike can be in there you see restaurants in there you'll see maybe Old Navy so when you use your membership rewards card at those stores. Usually when they're online, there are few you can activate for in store. A majority of them are through their online store. So you'll click on the store you want to shop at it'll bring you to their website, and all you have to do is check out with your Membership Rewards credit card, and you'll get maybe three points per dollar. Some of them have six points per dollar. So you can earn bonus points when you're using the CU Rewards mall. So it's definitely worth checking out. Absolutely, if you're good at planning what you're going to buy and you know what you want ahead of time, I say shop through there and get your four points per dollar or whatever. So it's really good. It's a good bonus plan.

**Wil 13:15**

Alright, tip number three.

**Liz 13:17**

So go into tip number three. We have shop around and use resources and tools to plan what you want to buy maybe beforehand. So there's a lot of things out there now, we have the Internet which is awesome. So we can do searches and use resources to get discounts or to find the best deals. I don't know if you guys have ever looked at retailmenot.com. That's usually a common one. Whenever I'm looking for stuff and I want to know if there's a good deal out there I'll just do a quick Google search and I'll just say like discounts on this or for this store. And retailmenot always pops up first. I don't know why but they just do they do good advertising. So when you go to retailmenot they've got a lot of discounts or coupons and promotion codes you can use for different vendors or different items. So that one's pretty cool. But there's a lot of resources out there. Another one I think you had mentioned.

**Wil 14:07**

Yeah, I like wikibuy. I mentioned that to you guys yesterday, um, wikibuy for you in the audience who haven't heard of it. It's a, it's an extension that you could attach to your Google Chrome web browser. So you just attach it. And let's say you're searching for, I don't know, Beats headphones. And you type that in, what wikibuy does is it scours the Internet and it finds the best price for you from top retailers. So if it finds it on Amazon for a couple bucks cheaper, it will present that information to you. And then you can go ahead and make that purchase right from there. So this one of my favorite tools to use.

**Liz 14:12**

You would use all throughout the year? I would think right?

**Wil 14:46**

Yeah. I mean, it's just there. So if I'm ever looking for something you know, I just look for it through there and it gives me the best price and then I'll buy it if I want it.



**Liz 14:57**

That's awesome. It brings you right to that website, right?

**Wil 15:00**

Yep.

**Liz 15:00**

That's awesome.

**Terri 15:01**

I am a big fan of Groupon. I don't know if you guys ever use Groupon?

**Wil 15:06**

I got a really good deal through there the other day.

**Terri 15:07**

You did? Do tell.

**Wil 15:09**

Costco. Yeah so I think for their membership is \$60 for the year but through Groupon I paid that \$60 for the year but it came with like \$120 worth of free stuff. So toilet paper, paper towels, meat, laundry detergent, all these freebies that they mailed to me. Was it through the mail or email? I forget. They just sent me all the vouchers so I just went to Costco got all the stuff that I wanted to get and essentially walked out. It was pretty cool.

**Terri 15:44**

Got in your car and drove home really fast.

**Wil 15:46**

Pretty much.

**Terri 15:47**

Made sure no one's looking. Wil is like constantly looking in his back mirror making sure there's no blue lights going off. I will say this about Groupon. I've used it several times, not so much for Christmas, but you know, now that my kids are getting a little bit older, I really will say this and this is not a tip, but it's just the way I particularly, you know, I'm seeing myself shop this way a little bit more. It's really about like family experiences, you know, rather than an actual gift. So whether it's a ski trip, or, you know, it could be something local that we want to go to, like, do the go karts, the indoor go karts or something like that. And Groupon has a lot of those. I love their filter systems, like you know, whether you're looking for experiences or whatever. So, yeah.

**Liz 16:38**

That's really cool. There's another one here. Ibotta.

**Wil 16:41**

Oh, yeah. I've heard about that.

**Liz 16:43**

This one says cashback savings, rewards and coupons. It's an app right here. I've heard a lot about them. 4.4 stars out of 5 so it's got some good ratings. But there are definitely a lot of tools out there to use to look for, to shop around for what you're looking for and then get some really good deals. If you know the timing and you know what you want, I think it's worth the effort.

**Wil 17:07**

Right.

**Terri 17:07**

Right. While we're watching, you know, football on Sunday afternoon, just start trolling through all of these apps and everything.

**Wil 17:14**

Alright, so that was tip number three. Tip number four, don't be afraid to be creative and use your talents. So this is, um, this is actually a really good one because I remember a few years ago, our sister in-law, painted us a painting. She's, she's big into art. And she made a painting for my wife and I, that we still hang up in our house to this day, because it's a really beautiful piece. And so yeah, it cost her nothing but time to make that for us. So yeah, definitely don't be afraid to. If you're good at something, don't be afraid to use that talent to make something for somebody else.

**Terri 17:53**

Absolutely. You know, that made me think when you mentioned that Wil, my mom, two of her favorite pastimes are gardening and puzzles. She does gardening in the summertime and, then she does puzzles in the winter. Well, fortunately, she also takes a ton of pictures of her garden. So, so what we've done, I just went out on her Facebook and kind of crept her a little bit and took, you know, just downloaded several pictures. And I just went through them last night with my daughter and I was like, which one of these do we want to send to Shutterfly and get Nan like a 500 piece puzzle? Right so she's going to be over the moon, I think in terms of something like that. Now, I'm not using my talents for that. Well, I'm yeah, I'm not.

**Wil 18:41**

It's something personal.

**Terri 18:45**

Exactly.

**Wil 18:45**

It's something she's gonna appreciate so much more.

**Liz 18:48**

It doesn't have to be fancy or expensive.

**Terri 18:50**

Right. Like literally I think Shutterfly. I did check with them and I think it's like a \$15 you know, price tag on something like that.

**Wil 19:01**

Yeah, we order from Shutterfly every now and then we did our wedding pictures through there. My wife just recently did like a scrapbook of our youngest for his first couple years, but I had no idea that they did puzzles as well so that's good to know.

**Terri 19:16**

Their merchandise options Wil are, I I was blown away the other day when I was on there, there must be like hundreds of things that they can personalize now.

**Liz 19:24**

I like that too. Because you know how sometimes I don't know about you guys but like when it comes to holiday shopping, people in particular, they have everything that they want or they need. It's hard to really find something so I feel like those personal gifts are something that they're really going to like and it's something they're not going to expect. Smart shopping Terri.

**Terri 19:44**

Yeah. And you know the other thing too I don't have it on my phone but I want to get, is the case. I wanted to do a personal cell phone case. I haven't done that yet. But um, that's definitely on my to do list. Yeah. Maybe I'll ask for that for Christmas. So this is what I get caught up in, I'll start like thinking about everything else I'm like, "Ooh this is what I want, this is what I want." Don't look at me like that Wil, you know that's true.

**Wil 20:10**

I know. I work right next to you.

**Liz 20:16**

But going back to the homemade gifts too. Wil, I resonate with your story because my sister in-law she's, she's extremely gifted with drawing, sketching, and last year she made these paintings of reindeer and she made it like watercolor and all geometric and really beautiful and she gave that as a gift to us. And she gave one of my sister one to me and it was just, I love those kinds of gifts because it was absolutely beautiful. And she'd also like hand knitted some scarves for us too. So, like if you can knit or if you can draw or if you can paint, those are all great things to give away to people that you know. And they'll think of you when they see it.

**Wil 20:59**

Yeah, for sure.

**Terri 21:00**

I will say this. You know, one thing that we did this past fall is I made blueberry jelly. Bill made grape jelly. And then we also made raspberry jam, I think. And we have so much of that stuff at our house. I'm like, there's no way that we're going to have this much toast. So but you know, that's things that, you know, we get together with family. And, you know, we always try and give something to you know, Bill's sisters and his brother, but those are the little things that you just pop a little bow on that and it's like, done.

**Wil 21:41**

What's tip number six, oh five, sorry.

**Terri 21:44**

Oh, yeah. Tip number five. When you buy anything that's going to be thrown out. You want to buy it at the dollar store.

**Wil 21:50**

So your bows, your gift bags, your wrapping paper, all that.

**Terri 21:55**

Yep, name tags.

**Liz 21:56**

Basically don't spend a lot of money on any of that stuff.

**Wil 21:58**

Yeah, it's gonna get thrown out anyways so what's the point?

**Terri 22:00**

Tape.

**Wil 22:02**

Although sometimes you want to go big on tape.

**Liz 22:04**

I agree. I would never buy tape at the dollars. Yeah, I bought it once and I will never buy it again. There are just some things you don't cheap out and tape is one of them.

**Terri 22:16**

Okay, well, fair, but let me tell you this, they actually sell Scotch tape at the dollar store. You can buy the three, and that's the stuff that will never come off. You can't get it off the dispenser and you can't get it off your hands. And it's gonna land where it lands and there's no going back. But they do have they have like Scotch tape.

**Liz 22:39**

They do? They have Scotch brand?

**Terri 22:41**

Yeah they do. But to be completely honest usually the quantity on the roll is going to be less than what you would probably buy at like, you know, a big box store or something like that.

**Liz 22:53**

Yeah, like if you're going to buy some things like maybe you're going to buy a bunch of wrapping paper. Sometimes you can get some really good deals. Maybe either even offseason you can get like three rolls for maybe like \$1 or 75 cents if they're getting rid of their seasonal stuff. So that's the time to get it to or gift bags.

**Terri 23:13**

To be honest, I have never done this but because I am so high on online shopping I think I'm going to start looking at buying paper like rolls of wrap on Amazon and see what they have. I haven't done it

yet, but I think I'm going to.

**Wil 23:31**

I'm sure they do.

**Terri 23:31**

Yeah. And I will say this too. So Calleigh, my daughter, my youngest daughter, just started basketball and we agreed that she would get one of you know that she would get those early because she needs her basketball sneakers already. So I told her this the other day I said, you go out and you can look, you can shop you know, go to Dick's go to a couple of other stores and see what price, because they were a very specific kind of Nikes that she wanted for basketball shoes. So, and I said, but then I want you to go online. And I said, so don't buy anything. Just go shop and and then we'll look online. So she went to Dick's. They were \$109 at Dick's, and then she went online, the Dick's store online, and there was a 20% off coupon for online purchases. So she just did that instead. So it was like it went down to whatever it was online.

**Liz 24:29**

That's great.

**Terri 24:29**

Yeah. So that that's my huge tip really seriously. Like, you know, when you find something in the store, just do a quick shop, you know, just a quick look online to see because this where it's going.

**Liz 24:42**

You may spot a better deal.

**Terri 24:43**

Absolutely.

**Liz 24:44**

For sure.

**Terri 24:45**

And, you know, to be honest too, it's worth asking the store, "Will you honor this price? I just found this online."

**Wil 24:52**

Yeah, that's true. If you want them today.

**Liz 24:53**

Actually, a lot of stores are matching Amazon pricing.

**Wil 24:56**

Oh a lot of stores do. I know Target does. Best Buy does. Walmart might, I wouldn't be surprised if Walmart does.

**Terri 25:06**

Walmart, I know will match their Walmart online, like so if you're at the store and you find it a Walmart.

com, they'll match it in the store. But here's the other, you know, don't be afraid to ask. Because I think everybody's asking these days, you know what I mean? Like, there was a time when I'd be like, Oh, I don't want to bother anyone or it's like, nope, that's not how it rolls anymore. I think everybody asks.

**Wil 25:30**

Yeah, absolutely.

**Liz 25:33**

I will say to and this is just along the Amazon line. Amazon does not always have the best price. So this goes back to shopping around because I wanted to get, I'm looking at getting a gift for my sister and I went to Macy's and I saw the price on Macy's and I was like, well, let me check Amazon and see if it's cheaper. It was not cheaper on Amazon. And I was kind of shocked by that. But I'm glad I looked because if I had just gone to Amazon, I would have ended up paying more for the item. So that kind of goes back. And maybe those other stores are like paying attention to almost the matching price. They're paying attention to the other prices out there. So then like, we're going to make sure we're going to be competitive, stay competitive with that. So just another heads up, you know, do that shopping around. And ask.

**Terri 26:18**

Yeah, I bought something on Amazon the other day and right at the end of the form it said special instructions. We have a front door and we have a deck door. So I just put, "please place this item near my deck door." Because everybody you know, this is a big deal right now.

**Wil 26:40**

Porch thieves.

**Terri 26:41**

Porch thieves.

**Wil 26:42**

Porch pirates, porch pirates. That's what they're called. That's the urban dictionary.

**Terri 26:48**

Yeah. Scary. I mean, it's just like, anyway, but yeah, so that's just another little tip. Gosh, I think we're up to the eight or nine now.

**Wil 27:00**

Yes. Alright, so let's recap. So tip number one was create a budget. Tip number two, pay cash. Three, shop around and use resources and tools such as wikibuy or iBotta. Tip number four, be creative and don't be afraid to use your talents. So if you're good at something, you know, use that talent of yours to create something for your loved ones. And tip number five, buy anything that's going to get thrown out anyway, try to find those items at the dollar store.

**Liz 27:32**

Well, I like those tips, guys. I think those are some good easy ways for people to start or continue their holiday shopping.

**Wil 27:38**

Right?

**Liz 27:39**

I for one have not started yet. Well, I have we did talk about that. I have a few things but I'm still a little behind with that.

**Terri 27:48**

So to wrap it up, we're going to talk a little bit about an extra tip that we have and that is to start early to save some more money just because this is a process right? So, you have to do a little bit of shopping, whether it's online or in the stores or whatever. So you got to give yourself some time to do that. And the other thing that we had discussed was about, you know, planning for next year already and, you know, possibly setting up like a special type of Christmas fund.

**Wil 28:19**

An extra savings account and then just label it Christmas, or something like that.

**Liz 28:23**

Let's face it. We all know Christmas comes every year.

**Wil 28:25**

Yeah.

**Liz 28:26**

Same time every year.

**Terri 28:27**

Yes, it does. Yep. So that's a really good one, just to plan better.

**Liz 28:34**

You can budget monthly or you can save some money beginning or if you get gift money or whatever. I mean, put some money aside because it's nice to have it there when you're ready to spend it. Instead of scrambling.

**Terri 28:46**

Good. Well, good luck to you both on your shopping expeditions for this coming year.

**Wil 28:51**

Alright, well, thank you so much, everyone for joining us today. Liz, thank you for being on the mic and joining us as well. To our audience, we hope that you learn something today and that we've inspired you to get your shopping done early. We hope you have a fabulous holiday season. Take care.

**Wil 29:06**

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