

Don't Let The Holidays Derail Your Savings

November begins the start of the holiday season, one of our favorite times of the year. It is a time to visit with family and friends and enjoy everything the holiday season has to offer. However, the holiday season can also be a financially challenging time. Between buying gifts for friends and family and paying for travel, entertainment, food, and decorations, it can be very difficult to save during this season.

There is no reason to derail your saving plan during this time of the year; there are many things you can do to reduce your spending this holiday season. [America Saves](#) offers some great tips to reduce your financial stress:

1. Create a Holiday Spending Plan – Include gifts and other hidden expenses, such as wrapping paper, shipping costs, travel, and food.
2. Make a Gift List – Write a list of people receiving gifts and stick to that list to avoid impulse spending.
3. Look for Bargains – Spending some extra time searching for discounts can pay off in the long run.
4. Make a Gift – Homemade gifts can be just as special as gifts bought from the store, and much easier on your budget!

To learn more about saving for the holidays, click [here](#).

Another great way to keep your finances in check during the holidays is with a CAR FCU Visa Credit Card. When using our credit card, you are easily able to track spending and stick to your budget. CAR FCU offers a few tips for using your Visa Credit Card:

1. Regularly check (at least monthly) your credit card rates, as they can change at any time. You can check the current rates here: http://www.carfcu.org/?page_id=5
2. Be aware of the fees on your credit card (annual, as well as the balance transfer fees at 3% of the transfer amount)



CAR FCU also offers a debt consolidation program for our 7.25% Visa Credit Card. Our program allows you to transfer the balance of your credit card at NO COST! When you transfer your balance, we will also credit your account \$50.00! Who couldn't use an extra \$50 this holiday season?

To get your Visa Credit Card, call today at 240-314-0734 for your same day, over the phone approval!

We hope these tips will help you make it through the holiday season with your savings goals on track! Wishing you a happy holiday from everyone at CAR FCU!

