



# PERFECT Planning for the holidays on a BUDGET

*If there is one thing we would all like to do better, it's planning the perfect holiday without breaking the bank. There's nothing that ruins the mood of a good holiday like having to count every cent you spend, knowing that if you don't, next month is going to be horrible.*

The days of money jars and piggy banks are long gone, but the art of saving should never be lost. Perfect planning can go a long way and can save you not only money, but also regrets.

## How to avoid the post-trip blues:



### Start planning early!

Why not open a holiday savings account? Add every little bit of extra money you have throughout the year. You might surprise yourself with the amount you have come December.



### Keep things real.

Avoid disappointment by not setting any unrealistic expectations. Yes, dinner on the Eiffel Tower sounds like a dream, but a warm African sunset is what thousands of international tourists consider a luxury.



### Call a travel agent.

Your travel agent will plan your trip within your means and specifications. That way you have guaranteed bookings, activities, and in some cases meals already planned, all within your price range and without any hassle.



### Set a daily spending limit.

Set yourself a budget that gives you freedom to enjoy as much as possible without feeling guilty... and then stick to it!



### SURPRISE!

The number one rule is always to plan for the unexpected. So make sure that your budget includes an emergency fund. That way, you don't have to delve into savings from another account, or be forced to use your credit card.

The December holiday is a long awaited and well deserved treat that needs to be enjoyed for every second that it lasts. Holidays are there to make memories without any regrets! So... **where will you be headed?**

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