

2023 Holiday \$urvival Guide

How to Save
During the
Holidays Without
Being A Grinch



average credit card
interest rate in 2023,
up 3% from last year

\$1,549

the average holiday
debt per person in 2022

37%

said it would
take more than
5 months to pay
off that debt



HOW TO \$PEND LESS AND SAVE MORE

Over **1/3** of Americans
take on debt during the holidays.

TRY SAVING BY:

1.

MAKING YOUR OWN GIFTS

Not only are handmade
gift more personal,
they cost less than
store-bought ones



2.

HOSTING POTLUCKS INSTEAD OF PARTIES

Having people bring
food over cuts costs for
get-togethers



3.

SETTING UP A SECRET SANTA GIFT EXCHANGE

This is great for big
groups to make sure
that everyone gets a
gift without breaking
the bank



Sources:
<https://www.federalreserve.gov/releases/h19/memo/>
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When debt is the problem, we are the solution.

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The MAD Holiday Survival Guide John Ficarra, 2004 The MAD Holiday Survival Guide John Ficarra, 2004 A Mountain Man Christmas W.R. Benton, Grady Clark, From the Authors of *The Fur Seekers* and *The Long Ride Home* The frontier ain't a place for folks troubled by any weaknesses not with hostile tribes and wide open spaces aplenty between you and another friendly face God fearing mountain man Deacon knows any day trapping can end in a disaster that will test a man's faith as well as his sorry hide So when Deacon narrowly escapes death he feels God has spared him for a reason His old pal Able becomes the lord's messenger when he asks for Deacon's help with a special task to guide a group of freed slaves and their families to a new life on the western frontier taking a dangerous and harsh trail from St Louis to Butterfield's Trading Post As the story of the greenhorns unfolds Deacon knows he's found his new calling But Deacon couldn't predict the changing tides and obstacles in this trip or that the good Lord would soon present to him his greatest adventure of all an act that would forever change Butterfield's Trading Post on a very special Christmas in the shining mountains **Confessions of a Pink-Haired Lunatic** Janet Periat, 2008-01-01 *Confessions of a Pink Haired Lunatic* is a collection of essays by comedienne Janet Periat From exploding turkeys and antique lasagnas to chemicals found in both medications and snack cakes to the myths of marriage Janet's topics range from the common to the bizarre Her work appears in *Funny Times* and *CoastViews* magazine When Holidays Are Hell. . . ! Mariana Caplan, 1997 Looks at some of the problems that can come up during holiday get togethers and presents solutions to nearly various potential problems This book details the pros and cons of going home for a major family holiday offers advice on how to approach the choice how to explain your decision without hurting others feelings and more **Do Your Parents Drive You Crazy?** Janet Dight, 1987 This book is the complete guide on how to deal with your parents without ending up in a padded cell *The Book of Christmas* Thomas Kibble Hervey, 1888 The Big Book of Christmas Magic: 400+ Holiday Novels, Tales, Poems, Carols & Legends Selma Lagerlöf, Charles Dickens, Mark Twain, Harriet Beecher Stowe, Martin Luther, Robert Louis Stevenson, William Shakespeare, Henry Wadsworth Longfellow, Max Brand, William Wordsworth, Carolyn Wells, Sophie May, Louisa May Alcott, Henry Van Dyke, Walter Scott, Susan Anne Livingston Ridley Sedgwick, Anthony Trollope, Rudyard Kipling, Beatrix Potter, Emily Dickinson, Lucas Malet, Thomas Nelson Page, O. Henry, Alice Hale Burnett, Walter Crane, Amy Ella Blanchard, Amanda M. Douglas, Ernest Ingersoll, L. Frank Baum, J. M. Barrie, Eleanor H. Porter, Annie F. Johnston, Jacob A. Riis, Edward A. Rand, Florence L. Barclay, E. T. A. Hoffmann, Hans Christian Andersen, William Butler Yeats, Lucy Maud Montgomery, Leo Tolstoy, Fyodor Dostoevsky, Alfred Lord Tennyson, George MacDonald, A. S. Boyd, Juliana Horatia Ewing, Brothers Grimm, Clement Moore, 2023-12-10 *The Big Book of Christmas Magic 400 Holiday Novels Tales Poems Carols* it is an invitation to experience an array of voices harmonizing in festive celebration broadening one's understanding of cultural and literary heritage surrounding Christmas Engage with these timeless works for their educational richness and the

profound dialogue they inspire **The Santa's Big Book of Christmas Tales: 500+ Novels, Stories, Poems, Carols & Legends** Charles Dickens, Mark Twain, Robert Louis Stevenson, William Shakespeare, Henry Wadsworth Longfellow, William Wordsworth, Louisa May Alcott, Henry Van Dyke, Arthur Conan Doyle, Beatrix Potter, Emily Dickinson, Washington Irving, Willa Cather, Nathaniel Hawthorne, O. Henry, E. T. A. Hoffmann, William Butler Yeats, Lucy Maud Montgomery, Leo Tolstoy, Alfred Lord Tennyson, George Macdonald, H. H. Murray, 2023-11-14 The Santa's Big Book of Christmas Tales 500 Novels Stories Poems Carols Legends delves into the rich tapestry of Christmas themed literature capturing the essence of the holiday through a wide array of narrative styles and genres This anthology spans centuries of literary contributions blending the haunting whispers of ghostly legends with the joyous melodies of traditional carols Readers will encounter heartfelt stories of redemption whimsical tales of adventure and evocative poems that explore the spirit and magic of Christmas Among these treasures are standout pieces that balance timeless themes of giving and cheer with the profound exploration of human nature and morality offering a kaleidoscope of festive experiences that reflect the season's multifaceted nature This collection assembles a diverse group of literary virtuosos such as Charles Dickens whose captivating narratives redefine the spirit of Christmas and Emily Dickinson's poignant poetries that add an introspective touch The anthology reflects influential literary currents from the Victorian charm of Dickensian prose to the imaginative romance of Louisa May Alcott's narratives contributing to the broader literary movements of their time Together these diverse voices each resonating with distinct historical and cultural contexts weave a rich festive tapestry that highlights the power of storytelling in nurturing community and cultural tradition A treasure trove for enthusiasts and scholars alike this collection offers a unique lens into the world of Christmas literature merging classical narratives with fresh interpretations from multiple perspectives The Santa's Big Book of Christmas Tales provides an exceptional journey through time inviting readers to explore centuries of literary dialogue and revel in the shared cultural heritage these authors have meticulously crafted It is a compelling invitation to rediscover the joy of Christmas through a literary celebration of stories that nourish both heart and mind Readers' Guide to Periodical Literature Anna Lorraine Guthrie, Bertha Tannehill, Neltje Marie Tannehill Shimer, 1988 An author subject index to selected general interest periodicals of reference value in libraries **Show Music** ,2000 T.P.'s Weekly ,1909 Poet Close's Fifth Grand Christmas Book, Containing the Wondrous Story of a Poet's Life!! ... John Close, 1874 *Body and Soul* ,2008-07 **Glamour** ,2004 Keepers Marty Nicolaus, 1999-09 **Working Woman** ,1982 *The Book of Christmas* Hamilton Wright Mabie, 1909 *Handy-book of Literary Curiosities* William S. Walsh, 1892 *Access Guide to the Web* Stephanie Chang, Kaesmene Harrison, Karin Kaneps, Stephanie Rottenberg, Lauren Wiley, 2000-09

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