

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/newsevents/pressreleases/2023/01/032023a.htm>
<https://www.lendingtree.com/credit-card/holiday-debt/>

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When debt is the problem, we are the solution.

The Holiday Guide To France By

Huangqi Zhang



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The Holiday Guide to France, 1979 **French Farm and Village Holiday Guide, 1993** Hunter Publishing, Incorporated, 1992-12 Written in collaboration with the Federation Nationale des Gites Ruraux de France this unique guide is designed to meet the evergrowing demand for realistic holidays in France that offer a chance to meet the local people yet remain within the budget of the average traveler **DK Eyewitness Travel Guide: France** DK, 2014-04-01 The DK Eyewitness France Travel Guide is your indispensable guide to this beautiful part of the world The fully updated guide includes unique cutaways floorplans and reconstructions of the must see sites plus street by street maps of all the fascinating cities and towns The new look guide is also packed with photographs and illustrations leading you straight to the best attractions on offer The uniquely visual DK Eyewitness Travel guide will help you to discover everything region by region from local festivals and markets to day trips around the countryside Detailed listings will guide you to the best hotels restaurants bars and shops for all budgets whilst detailed practical information will help you to get around whether by train bus or car Plus DK's excellent insider tips and essential local information will help you explore every corner of France effortlessly DK Eyewitness France Travel Guide showing you what others only tell you Now available in PDF format

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