

## 'TIS THE SEASON!

Holiday season will be here before you know it & there are many factors to consider in your budget this time of year – gifts, decorations, social gatherings, travel, donations and more. **We've prepared a new webinar to help prepare for these holiday season expenses!**



### How much did you spend last holiday season?

Less than anticipated, as much or more than anticipated? If you felt like you overspent last holiday season, review your statements from previous years to determine your budget for this year.



### Make a list, check it twice... and stick to it!

Who do you plan on giving to this holiday season? Make your list and be sure to include people, pets & organizations. Don't forget shipping costs in your calculations! Shipping costs may increase closer to the holidays.



### Be mindful of cash flow

Income minus expenses equals your cash flow. Determine how much monthly cash flow you have available for holiday saving/spending. Evaluate if you need to cut costs elsewhere for holiday expenses or set spending limits with loved ones.



### Bank of America is here to help

Look for BankAmeriDeals and Bonus Offers on many great brands and companies in Mobile Banking. Use an eligible Bank of America Credit Card to maximize your Preferred Rewards savings with the 25% gold tier bonus. Check out our Better Money Habits content:

[How to keep your holiday spending on a budget](#)



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## NEW! Financial Wellness for the Holidays

Help avoid stress over the holidays by becoming more conscious of your finances. Learn how to create a spending plan and review ways to stick with it. Find out what you can do to help others during the holidays and how to prepare financially for the coming year.

***Schedule this webinar today!***

