ACCELERATE
RETIREMENT

Staying Financially Grounded This Season

As the year winds down it's easy for spending to ramp up. From travel and celebrations to those endless online deals that pop up in your feed. But even small splurges can add up fast. According to a recent survey by Achieve and Talker Research, 65% of Americans say they are stressed about their holiday spending, and 73% say that financial stress detracts from their enjoyment of the season.

If you're hoping to enjoy the season and keep your finances on track, here are three simple ways to find balance:

1. Start with a Realistic Budget

Before the season gets busy, take a quick look at your monthly income and expenses to determine what's truly available for discretionary spending: Monthly Income – Monthly Expenses = Your Seasonal Budget. Make a list of what matters most, family, travel, events, or gifts, and set clear spending limits for each. This keeps your goals front and center and helps prevent impulse purchases. Think long-term. Consider setting aside a small amount each month next year for seasonal spending. This approach helps smooth out costs, so the end of the year feels less overwhelming.

2. Be Intentional with How You Pay

Whether you're shopping online or in person, how you pay can influence how much you spend. Using cash or debit helps you stay connected to your budget, when it's gone, it's gone. If you prefer digital payments, consider setting up alerts or spending caps through your banking app. These small guardrails can help keep your spending transparent and manageable.

3. Get Creative with Savings

Stretch your dollars by planning and shopping smart:

- Use discounted gift cards or cash-back apps when available.
- Compare prices before you buy; browser extensions can do this automatically.
- Look for experiences or thoughtful gestures that don't rely on a big price tag.

Every bit of savings adds up, especially when prices are higher across the board.

A Moment to Reflect

As this season encourages connection and reflection, it's also a great time to check in on your overall financial health. The choices you make now, even small ones, can set you up for a more confident start to the new year.

Please visit your retirement plan provider's website at acceleratereti rement.com or speak with a financial professional by calling (888) 439-7071 to learn more and discuss your options.

Source:
https://www.achieve.com/about/press/holiday-debt-can-linger-until-mid-2025-achieve-survey-finds

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