Creative Gift-Giving Tips to Help You Save Cash This Holiday Season
Nonprofit credit counseling agency Take Charge America helps consumers retain financial peace of mind during a costly time of year

PHOENIX – (Nov. 16, 2016) – The countdown to the holidays is on, and with it the promise of food, family and celebration. Yet it’s also the time of year when spending hits a peak, creating stress for those who haven’t budgeted for the season.

"In recent decades, the holidays have lost some of their sparkle, replaced with anxiety about setting the perfect table, selecting the perfect gift, and coming up with the money to do it," said Amy Maliga, a personal finance consultant for Take Charge America, a national nonprofit credit counseling and debt management agency. "It's hard to enjoy the season when financial worries are constantly nagging at you, but there are plenty of ways to celebrate on a budget and make the season even more meaningful."

Maliga offers six tips for creative gift-giving this season:

1. **Make a pact:** Your loved ones may share similar concerns about overspending. Minimize the worry by setting a spending limit, drawing names, or even forgoing gifts in favor of handwritten letters or cards. Your loved ones will be grateful – and relieved.

2. **Capture the moments:** Photo gifts are lovely, memorable and inexpensive. Pick from any number of online services to create photo books, calendars and mugs, and watch out for promo codes: these merchants offer deep discounts in November and December.

3. **DIY:** ’Tis the season for crafting and creativity. Search the web for inspiration for homemade ornaments, décor, beauty products and a thousand-and-one mason jar gifts. For parents of small children, frame your kids’ artwork to delight other family members.

4. **Share a read:** Booklovers are always searching for their next great read. Select your favorites and inscribe the cover with a personal message.

5. **Give the gift of you:** Do you have a flair for organizing, decorating or fixing things? Package your skills for loved ones with the promise of a homemade dinner, babysitting or handyman work.

6. **Do Black Friday right:** Thanksgiving weekend has become a competitive sport for shoppers and retailers alike. Take advantage of the lowest prices of the season, but be savvy about your purchases: make a list and commit to sticking to it before stepping foot into a store or visiting a store website.

For more budgeting tips and other financial resources, visit Take Charge America.

**About Take Charge America, Inc.**

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 1.6 million consumers nationwide manage their personal finances and debts. To learn more, visit www.takechargeamerica.org or call (888) 822-9193.

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