

Seasonal Savings

'Tis the season for spending! Shopping for decorations and presents, making travel arrangements and hosting holiday parties are fun ways to celebrate, but these activities can add up and trigger stress if you don't keep financial wellness in mind. Learn ways to save money this holiday season.



Budgeting

- Create a budget and stick to it.
- Make a holiday gift list.

Shop Sales

- Look for discounts.
- Search for online coupon codes.





Get Creative

- Volunteer your time as a gift.
- Make a <u>handmade</u> <u>gift</u>.

Use Resources

Access the free financial resources you have as a Tennessee State Government employee:
Here4TN Financial and Legal Resources



