



# UNITE

## CREDIT UNION



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## 5 Ways to *Sleigh* Your Holiday Gift Giving



Christmas is just seven weeks away, which may sound like a long time unless you're faced with the challenge of buying affordable, yet meaningful gifts for a few people on your list. Here are some ideas that may help you think "outside the gift box" just a little bit.

1) **Set a Budget.** One thing is for sure – you'll over-spend if you don't set a budget. Make a list of all the people you need to buy for and set a spending limit for each person. If you

under-spend on one person, that may enable you to over-spend on someone else, but the ultimate goal is not to exceed your overall budget. Remember – it's the thought that counts, not the amount you spend.

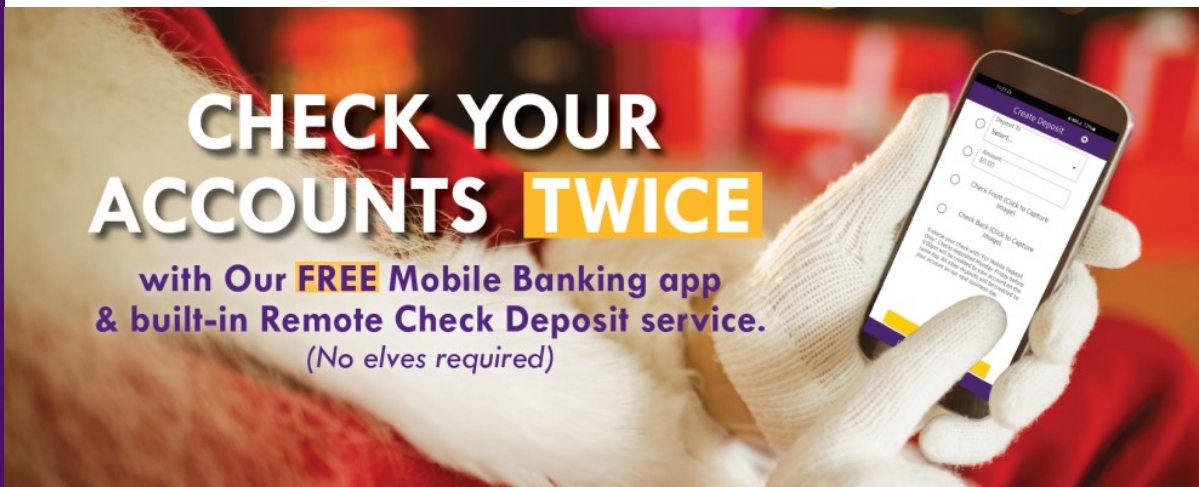
2) **Start Early.** The earlier you start shopping, the easier it is to watch for sales. However, once you've made the gift purchase, stick to it – if you end up finding something you like better, just make sure it's not over budget and you can still return the original item.

3) **Download a Gift app.** There are a multitude of free gift apps to help you keep track of gift ideas, purchases you've made, your budget, whether or not you've wrapped each gift, and some can even save images of your receipts. Simply go to your app store and search, "Holiday Gift List," then review each app to see which one is the best fit for you.

4) **Consider Giving Gift Cards.** While giving a gift card may feel a bit impersonal, who doesn't love cash? Not only does a gift card enable the recipient to buy the gift of their choice, but it will save you loads of time shopping and you're guaranteed to stay on budget! Wrap-up the gift card in a fun way, or maybe give a combination of a gift card and a small item under \$5 so the recipient has something to unwrap.

5) **Gift of Your Time.** If you're really strapped for cash or if the recipient's love language is quality time or acts of service, give them the gift of your time! Treat them to a movie or dinner out together, offer to help them do something around the house or run errands for them. Gifts don't always have to be tangible, and a gift of your time is something only you can give.





## About UNITE Credit Union

UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

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