



The holidays are here and gone, and with them, it must be said, a considerable amount of money. Not all of it is money that folks intended to spend. One survey found that 62 percent of Americans admitted that if a holiday deal is good enough, they will buy it on impulse.¹

Many of us do these things to bring a bit of holiday cheer to our loved ones, but it can lead to some stress once it comes time to pay off the debt. Here are some things to think about as we financially recover from the holidays and consider seasons yet to come:

- As your financial professional, I can help you develop a holiday spending strategy that covers the essentials while also allowing for some flexibility for unexpected extras.
- Once you have that strategy, stick to it!
- Discuss with your loved ones the idea of sharing responsibilities for your holiday get-togethers. You don't need to take it all on yourself!
- Look into managing your overall well-being. The holidays can be a stressful time for many.

You can both recover from the holiday season and start practices, and you can keep going when the next one rolls around! That would certainly make this a Happy New Year!

1. NASDAQ.com, December 8, 2025



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