



To shop smarter during the the holiday season and year-round, Regions Next Step recommends the following:



CLOSELY TRACK SPENDING

Between gifts, holiday décor, family gatherings and more, holiday expenses can add up quickly. Use Regions' Holiday Spending Plan Worksheet to plan and track spending to help stay within budget.



WATCH FOR DEALS AND DISCOUNTS

Saving money on gifts can help alleviate holiday shopping stress. Look for sales, coupons and rebates, and sign up for email updates from retailers for special offers. Track deals for major sale days like Black Friday and Cyber Monday. Register for an upcoming session of Regions' webinar, 'Smart Money Habits,' for more bargain-hunting tips and ways to boost savings.



TRY D.I.Y.

When it comes to gift giving, remember it's the thought that matters most. Assess possible gifts to create from on-hand items –fill a spare picture frame with a photo, or write a meaningful card.



MAINTAIN A SENSE OF AWARENESS

Customers can be more susceptible to fraud and theft during the holidays. It's important to keep a guard up and use these safety tips to guard against scammers and thieves.