



# CREDIT CARDS IN THE HOLIDAYS

Let's look at some "naughty" and "nice" ways to use your credit cards during the holidays. Stay on the right list to avoid blotches on your credit report.

## HOLIDAYS

### NAUGHTY: FINANCING YOUR GIFT-GIVING

It's tempting to pull out the plastic to pay for all those gifts, but it's also irresponsible if you can't pay for it right away. You'll wind up paying much more in interest and you'll likely carry the balance well into the new year.



### NICE:

### SPENDING REWARDS ON HOLIDAY PURCHASES

If you've been saving up your rewards points all year, now is the time to cash them in! Checking items off your gift list without spending any of your money or charging your card is like a little gift to yourself.



### NICE: PAYING FOR HOLIDAY TRAVEL

Funding your holiday travel costs with credit can give you extra peace of mind. Most major credit cards offer insurance for rental cars and cancellation policies for flights.



### NAUGHTY: GUILT SPENDING

Instead of telling someone you care with a pricey gift you can't afford, express your feelings with a thoughtful message and an inexpensive gift. Consider a homemade gift – they're less expensive and show even more thought and care!

