

8 Money-Saving Ideas for the Holidays

As you celebrate the upcoming holiday season with family and friends, take a few minutes to give yourself a little something extra—peace of mind with these eight money-saving ideas.

Simple ways you can SAVE during the holiday season:

1. **Create a Budget** – Gift giving adds up quickly. Give yourself a spending limit for the season and stick to it. You can break it down into categories, such as charitable giving, family presents and last-minute hostess gifts. Be realistic, and include a small slush fund for the unexpected.
2. **Keep Track of Your Spending** – Write down your spending as it happens. There's a lot buying during the holiday season; you won't be able to remember it all. Diligent record keeping of who, what and how much will allow you to stay on course with your purchasing decisions.
3. **Choose a Holiday Skip Payment Option for Your Auto Insurance** – Adjust your payment schedule to EZ Pay and choose to skip your **December/January payments**. Auto and Home Insurance provided by California Casualty gives you protection, value and service with a convenient holiday skip payment option that's perfect for this time of year.
4. **Don't Buy for Everyone** – Invite family and friends to secretly pull names of individuals so you can buy just one special gift for your designated recipient. You can also offer gifts to only the children in your family or choose to sponsor another family in need in lieu of buying gifts for your own.
5. **Create New Traditions (That Cost Less)** – Watch a holiday movie as a family. Find recipes that reflect your celebrated holiday and make them with loved ones. Time together and memories made from those moments can give you better return on investment than extravagant gifts purchased.
6. **Seek Out Sales** – Holiday sales are opportunities to save—if you know the real deals. Just remember: if something is on sale, it doesn't mean you should buy it. To truly save, it's best to have a few gift ideas in mind and then comparison shop for the best price(s).

7. **Quit While You're Ahead** – Stop shopping once you have crossed off everyone on your list. Sticking to your gift-giving plan will lead to less debt following the holiday season. However, if you're one who enjoys the hustle bustle of last-minute shopping, then save your "stocking stuffers" till the end.
8. **Quote with California Casualty if You're with Another Carrier** – The member-only rates and educator-specific benefits offered through the NEA Auto and Home Insurance Program could offer significant long-term savings. Members who switch save an average of \$423 on their auto insurance.

California Casualty has been serving the insurance needs of educators since 1951 and is the only auto and home insurance company to earn the trust and endorsement of the NEA. As such, NEA members qualify for exceptional rates, deductibles waived for vandalism or collision to your vehicle parked at school, holiday or summer skip payment plans and free Identity Defense protection – exclusive benefits not available to the public. Learn how to save by getting a quote at www.calcas.com/neamb, or by calling 1-866-680-5142.