



Tips for A Debt-Free Holiday

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'Twas the night before Christmas, and all through the land,
consumers are worried, for their debt is so grand.

The shoppers, they lie tense in their beds,
as visions of credit cards dance through their heads.

They bought goodies and gifts without any plan.
Now they lie wakeful, wondering how things got so out of hand.

With no money to spare, and presents under the tree,
all they can think is "Oh, woe is me!"

Then comes a thought as they lie wide-eyed and afraid
"I should have taken the advice of Carol Topp, CPA

She told me to budget. She suggested I save.
Instead I just spent, and continually gave.

I gave them my Visa, MasterCard, my American Express.
Oh, why did I go to such an excess?

Carol said, "Set a spending limit" for each person I knew,
and when using credit cards, "Use just a few."

She warned me to shop while rested, and do at a leisurely pace
But I waited 'til the last minute. It seemed like a race.

Carol said "Exchange names between family and friends.
Start new traditions so excessive gift giving ends."

She suggested I make gifts rather than buy.
Now I'm in debt. I just want to cry.

A lesson can be learned from the tale told here.
Start saving and plan early for Christmas next year!