## **Creative Gift Ideas**

It's never too early to start planning your holiday gifts. Save time and stress this season when you opt for these creative, customizable gift ideas that can be purchased from the comfort of your own home.

Custom Gift Boyes Create your gift box online and customize what items you put into it. Here are a few online services to try with options under \$50.

**BOXFOX** – Customize your gift box with candles, books, cookware, candy, skincare products and other goodies to pamper the recipient!

Happy Box – Build-your-own box service offering a variety of quirky gifts perfect for pop culture fans. Add in candles, cocktail mixes, candy, witty stickers and more.

**Milk Bar** – Send fresh baked cookies, cakes and truffles to your friends wherever they are for a special holiday treat.

**Mouth** – Curated gift boxes that contain something for every foodie, including boxes for tea, chocolate, barbecue, cheese and much more.

Streaming Services 🜔

Gift cards to services like Netflix, Hulu, Disney+, Spotify or even Amazon Prime can cover your friend's existing subscription for a few months or give them access to a new platform with more music, movies and television to enjoy.

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Subscription Kita



Pick a kit that matches the recipient's interest, and each month they'll get a new box delivered right to their door. There's a kit for every interest, including food, books, self-care or fashion!

Atlas Coffee Club – Coffee from around the world delivered every other week or monthly.

#### **Book of the Month Club** – Fresh new reads delivered monthly, with the option to pause if you get behind.

**Stitch Fix** - Men, women and kids' fashions delivered regularly and curated by your own personal stylist.

**BarkBox** – Give your friend something to share with their four-legged companion. BarkBox delivers treats, toys and other goodies for their pup each month.

Make a Donation

HappyHolidays!

If your friend has a cause they're passionate about, make a donation in their name to support a related organization. The small gesture goes a long way, and supports the greater good!

# Reign in Your Holiday Spending

The best way to avoid overspending this holiday is to create a spending budget and to start planning now!

### Organize Your Gift Giving

#### ✓ Make a List

Write down all the people who you'll be giving to this season. Check it twice.

#### ✓ Designate a Price Limit

How much works with your budget, and what will you spend for each person?

#### / Set a Deadline

When does that person need to receive their gift? Consider setting a reminder in your phone for when you need to place the order!

#### / Write Gift Ideas

Next to each name, list an idea for a heartfelt gift at the right price.

### Pro-Typ Consider a Separate Savings Account

Next year, consider a separate account just for holiday gift shopping. Set up an auto-transfer from your checking account to this seperate account to get closer to your goal.

At's the Thought That Counts!

You don't have to spend big this holiday to show your loved ones you care about them! Homemade cards and crafts send a heartfelt message too — anything you can do to make them feel special.