



“Keeping Your Savings Spirit Alive This Holiday Season”

The holidays bring so much joy - family gatherings, thoughtful gifts, twinkling lights, and cozy meals. But they also come with temptations: sales, flash deals, last-minute gifts, and those “you’re \$30 away from free gift and shipping” online purchases.

It’s easy to let savings slide this time of year, promising ourselves we will get back on track in January. But staying consistent - even in small ways - can make a significant difference. The good news? You don’t have to give up holiday fun to stay financially smart.

1. Keep the Habit, Even If It’s Small

If you’ve been putting money away each payday - whether it’s \$25, or even just your spare change try - not to stop now.

Saving is like exercise: it’s easier to maintain the habit than to start again later.

Even small deposits help you keep that momentum going. Round up your purchases - if your drink costs \$4.50, toss that extra 50 cents into savings. Set up automatic transfers so saving happens behind the scenes, without you even thinking about it.

The key is consistency over amount. When you look back in January, you’ll thank yourself for keeping that rhythm alive.

2. Make a Smart Shopping Plan

Before heading out (or scrolling through your favourite online store), make a list and stick to it. Group items by category, like groceries, clothing, or gifts, and assign yourself enough time for your shopping list. When time is up, check out and move on.

This helps you stay focused on your needs vs. wants and prevents those impulse buys that add up quickly. It’s not about saying “no” to fun - it’s about making sure your spending lines up with what really matters to you.



3. Unsubscribe to Resist the Urge

Those “*No trick – treat yourself to last minute savings*” emails? They are designed to make you feel like you’re missing out. Emails and app notifications can make even the most disciplined shopper click “*add to cart*”. One of the simplest ways to protect your budget is to unsubscribe from unnecessary mailing lists and turn off promotional notifications during the holiday season. Digital wallets like Apple Pay, Google Pay and stored card options on online shopping sites make checkouts faster and easier but during the holidays convenience can make it too easy to spend without thinking. When your payment info is already saved, purchases often happen with single tap or click, leaving less time to pause and ask, “*do I really need this*”?

Consider temporarily disabling your saved cards or digital wallets during the season. It adds a small “friction” step enough to help you slow down make more mindful decisions. That extra few seconds of thought can save you from buyer’s remorse and keeping your savings plan intact.

4. Gift from the Heart, Not the Wallet

The holidays don't have to be about spending more they can be about meaning more. The best gifts often come from the heart: a handwritten note, a framed family photo, a batch of homemade cookies, or cozy night with hot chocolate and your favourite movie. It's also a perfect opportunity to teach kids about mindful giving. Involve them in the process by setting a small budget together and creative ways to make personalized gifts. Maybe it's crafting ornaments for grandparents, writing thank you cards for teachers, baking treats for neighbours. It's a powerful financial lesson that will stay with them long after the wrapping paper is gone.

Keep the Spirit, and the Savings

This season is about generosity - and that includes being kind to your future self. Staying mindful of your spending and saving habits now helps you start the new year with less stress and more confidence.

At Stride Credit Union, we are here to help you find simple ways to make saving part of your everyday life, all year round. Because even the smallest habits, done consistently, can lead to something truly meaningful.



Want to get the whole family involved in saving this season? Try our Merry Money Bingo, it's filled with fun, easy activities that encourage thoughtful spending, creative giving and small ways to save together. It's a great way to make financial wellness part of your holiday traditions.

Merry Money Bingo

Remove saved credit card information	Create a budget for gifts	Make a gift list and stick to it	Celebrate a no-spend day	Track your spending for one day
Involve kids in gift planning	Check interest rates on Stride savings products	Group shopping items by category	Share a savings tip with a friend	Open a holiday savings account
Unsubscribe from a promotional email	Schedule a financial wellness check-up with your Stride account manager	FREE SPACE	Plan a shared experience	Sign up for e-statements
Say no to one impulse buy	Cook a budget friendly meal	Make a homemade gift	Reflect on what matters most	Re-gift something meaningful
Donate instead of buying	Set up auto-transfer to savings	Pause before online checkout	Shop with a time limit	Set a short-term savings goal for January