



# Holiday Spending Toolkit

## Social Media Templates

*Cross-platform promotional messages to encourage employees and/or consumers to take advantage of these timely educational topics.*

### CONTENT

#### General:

- Have a holiday season full of cheer, without the woes of overspending! Try these financial education tips to help you stay on top of your spending: [INSERT URL]
- Getting a jump start on financial planning is one way to keep your holiday season happy and worry-free. Get started with these financial education tips: [INSERT URL]
- Holiday shopping doesn't have to mean overspending. Get started on a plan to help you stay on top of your spending this holiday season: [INSERT URL]
- 'Tis the season for holiday shopping! See how you can stress less and celebrate more this year with some insights to help you keep your finances in order: [INSERT URL]

#### Credit cards:

- The holiday season can be a great time to rack up on those credit card rewards - but always make sure you're spending responsibly. Learn how: [INSERT URL]
- Planning to use your credit card for your holiday shopping this season? Try these quick tips to make sure you're using credit cards responsibly: [INSERT URL]



## **Identity protection:**

- With all the holiday hustle and bustle, it's more important than ever to make sure you keep your personal information protected. Learn more: [INSERT URL]
- For many of us, the holiday season calls for more spending online and in stores, which can be prime time for identity theft. Learn about keeping your information safe as you shop: [INSERT URL]

## **Creating a budget:**

- Avoid the stress of overspending this holiday season - get ahead by creating a budget that takes all your holiday plans into account. Get started: [INSERT URL]
- Don't want to be distracted by all the holiday deals? Before you venture out to the shops, create a budget to guide your spending. Learn more: [INSERT URL]

## **Preventing overdraft fees:**

- Planning to use your debit card for your holiday shopping this season? Make sure to keep tabs on your swiping! Learn more about preventing overdraft fees: [INSERT URL]
- Don't let overdraft fees take away from your holiday spending budget! Learn more about these fees and how to avoid them: [INSERT URL]