

# 10 Ways To Use Your Christmas **BONUS**

Do you get a **Christmas** bonus?

Do you remember what you used it for last year? Any regrets?

Christmas bonuses can be great for many things, whether practical, indulgent or a mixture of both. But regret seems to rear its ugly head when we don't take the time to think about what we'd really like to do with the money.



*What are your main priorities?*



*What's on your wish list?*



*What financial stresses could you eliminate?*

The ideas on the next page may not all be fun, but you'll eventually fork over money for them, anyway. Saving for, or paying them now, could remove some stress, today, and keep more money in your pocket down the road.



## Here Are 10 Ways To Use Your Christmas Bonus

- ✦ *Pay off a debt/loan*
- ✦ *Build an emergency fund*
- ✦ *Build a car maintenance fund*
- ✦ *Build a medical/dental expense fund*
- ✦ *Save for monthly, annual & quarterly bills*
- ✦ *Build a gift fund to cover special occasions*
- ✦ *Build a new car fund*
- ✦ *Invest it*
- ✦ *Make a donation*
- ✦ *Save for a dream vacation*



Ideas on these suggestions can be found on the "[Articles](#)" page at [centsablechat.com](http://centsablechat.com)

How practical you get with your bonus money is really up to you, and by no means am I suggesting that you shouldn't have any fun! Just take the time to think it through and find the right balance between fun and practical!

Whatever you do, make a plan before you begin spending the money. If at all possible, have a plan before the money hits your checking account. If that's not possible, put it into a savings account right when you get it, and leave it there until your plan is complete. Otherwise, by the time you get around to planning, it will already be gone and you could end up with buyer's remorse!

