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| **[Making More Cents](https://creditandcents.com/%22%20%5Ct%20%22_blank)**[**Newsletter from Credit and Cents**](https://creditandcents.com/)**December 2021** |

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| **A person holding a dog  Description automatically generated with low confidence****5 end-of-year activities to do now**As 2021 comes to a close, below are activities that financial planning experts recommend acting upon before the year ends. [**Make a budget and review your 2021 spending**](https://beemrdwn.com/clk.aspx?l=35654&c=19859)One common activity recommended for all our Credit and Cents readers is to review the year’s spending. This is particularly relevant with the current Covid situation where there has been a lot of change with many people working remotely and many facing unemployment at some point. It is recommended to evaluate where your money is being spent (evaluate your [**bank fees**](https://beemrdwn.com/clk.aspx?l=35654&c=19859) also) from your food expenditure to paying for car insurance and [**create a new budget**](https://creditandcents.com/calculators/) for the new year if necessary. With the Postal Service slowing down the delivery of first class mail nationwide, it is even more important to set up auto pay to pay recurring bills to avoid late fees and late payments.  [**Review your savings and set goals for 2022**](https://creditandcents.com/banking/)If you had dipped into your emergency fund in 2021, consider replenishing it with a [**high yield savings account**](https://www.anrdoezrs.net/click-100211038-13377913)which will help grow your savings fast. If applicable take advantage of student loan forbearance, refinance your mortgage, use your FSA funds, make any adjustments to your 401k contributions and [**check your paycheck withholdings**](https://www.irs.gov/individuals/tax-withholding-estimator)**.** [**Get a free copy of your credit report**](https://www.annualcreditreport.com/requestReport/landingPage.action)You should be checking your credit report annually for any errors or changes. If you need help in building your credit score, consider [**Experian Boost**](https://www.jdoqocy.com/click-100211038-14073160) or a [**credit card**](https://creditandcents.com/secured-cards/) that can build your credit score. Checking your [**credit report also helps you in protecting yourself from ID Theft.**](https://www.jdoqocy.com/click-100211038-14557186) [**Pay down your credit card debt**](https://creditandcents.com/secured-cards/)Credit card APRs, which are usually the most expensive type of debt ([**personal loans are a good alternative**](https://creditandcents.com/personal-loans-for-all-credit-scores-including-bad-credit/) to pay off high debt), have increased slightly this year, with the average rate around 16.3 percent. If needed, look into getting a [**credit card with a low APR**](https://bytemgdd.com/clk.aspx?l=35660&c=19859)which provides cash back and can help budget for making large purchases. [**Donate to charity**](https://amzn.to/3q84UNG)Consider donating your favorite charity which will help you get a small tax break. You are allowed to deduct $300 in charitable contributions from your taxes even if you take the standard deduction. |

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| **Lifestyle Corner****Amazon Deals**Based on our research below are the current hot deals available on Amazon.com. Please note that prices and availability are subject to change. [Gift Cards: Choose from variety of merchant gift cards](https://amzn.to/3mfdDMI)[Get an Echo Dot for $0.99](https://amzn.to/3yJeTgk)[HDTVs: smart TVs from $99](https://amzn.to/3Fe7EiO)[Apple AirPods (3rd Generation) for $139.99 (Save $39.01)](https://amzn.to/3q82gY9)[Get the iRobot Roomba 692 for $177 (Save $122.99)](https://amzn.to/3J5ELHZ)[EPAuto 12V DC Portable Air Compressor Pump, Digital Tire Inflator for $33.47 (save 22%)](https://amzn.to/3yIMRkX)[Xbox Series X|S games: from $19](https://amzn.to/3qb5r19)[Kitchen appliances: save on Ninja, Keurig, Instant Pot (Save 33%)](http://amzn.to/3yIOyyP)[Juicing machines: save on NutriBullet, Breville, more (Save $40)](http://amzn.to/3yHsrZr)[Sneakers: Skechers, New Balance, Asics from $19](https://amzn.to/3p8J0um) |

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| [**Banking**](https://creditandcents.com/banking/)[**Loans**](https://creditandcents.com/personal-loans-for-all-credit-scores-including-bad-credit/)[**Lifestyle Offers**](https://creditandcents.com/affiliate-offers/)[**Calculators**](https://creditandcents.com/calculators/)[**Small Business**](https://creditandcents.com/offers-for-business-owners/)[**Contact Us**](https://creditandcents.com/contact-us/) |