

# Credit and Cents

## Making More Cents Quarterly Newsletter




### Unwrap Your Holidays with Smart Shopping Tips!

Feeling the pinch of rising prices as inflation looms large? You're not alone! According to a recent Bankrate survey, a whopping 54% of holiday shoppers are bracing themselves for a financially challenging festive season this year. But fear not, savvy shoppers! There are ingenious ways to sleigh this holiday season without breaking the bank early on. In fact, half of the holiday enthusiasts have already begun their shopping spree before Halloween, with giants like Amazon

rolling out enticing discounts through their Prime Day extravaganza on October 10-11.

## **Ready, Set, Save: Your Ticket to a Stress-Free Holiday Season!**

1. **Book Smart, Travel Smart:** Jet-setters, listen up! Travel pros advise locking in your holiday airfares before October 14. Currently, airfares have plummeted by a festive 12-14% compared to last year. It's the perfect time to snag those flight deals and spread your wings!
2. **Stash Your Cash:** Imagine having a holiday fund that grows effortlessly. Set aside a slice of your earnings in high-yield, [short-term savings accounts](#). These gems not only offer liquidity but also dance to the tune of attractive interest rates (currently Valley Direct is offering a [market-leading 5.25% APY](#)). Hello, [High Yield Savings Accounts](#), where your money works as hard as you do!
3. **Swipe Smart, Earn Smart:** With credit card rates soaring above 20%, it's a jungle out there. Avoid the debt trap and think twice before splurging. Consider [credit cards like Upgrade](#), where you not only get fixed rates for debt repayment but also enjoy [cash back](#) on your purchases. It's the smart way to indulge without regrets!

This holiday season, let's be shrewd shoppers, making every dollar count. Stay tuned for more budget-friendly tips and tricks to make your festive season merry, bright, and debt-free! 

When does it make sense to do Buy Now Pay Later purchases? [Click here to find out.](#)

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## **Earn Up to \$300**

### **Get Rewarded**

Open a free checking account with PSECU or Axos Bank and get up to \$300. It's that simple! FDIC Insured. Click below to learn more:

**\$300 Checking Offer**

## **Prime Time to Shine: Unwrap Spectacular Savings on Amazon Prime Day! ✨**

### **Shop Early Holiday Deals During Prime Big Deal Days – October 10 - 11.**

Prime members can come back often to shop items with new deals dropping as often as every five minutes during select periods throughout the event across a wide selection of products with fast and convenient delivery options. Save 20% - 50% on your favorite brands in Premium Beauty, Home, Electronics, and more.

[Click Here to Explore Your Prime Day Deals](#)

### **Thursday Night Football Is Here!**

**Get Amazon Prime Free for 30 days. Cancel anytime.**

Football fans, are you ready for some action? Whether you want to catch Thursday Night Football on Prime Video or gear up with your favorite team jersey, we've got the kickoff covered. Don't miss a moment of the football season - get started now!

[Find Your Football Season Deals](#)

**Make the most of these exciting opportunities, and watch your savings grow, your style flourish, and your game day experience soar.**