

**RISE: HOLIDAYS ARE HERE. DO YOU PLAN TO BE FRUGAL OR LAVISH? I'M  
RISE JILL MILLER.**

**ACCORDING TO A COTTON INCORPORATED LIFESTYLE MONITOR  
SURVEY, DESPITE ECONOMIC HARDSHIPS, MOST SHOPPERS DON'T  
PLAN TO CUT HOLIDAY SPENDING THIS YEAR. SEVENTY-EIGHT  
PERCENT OF CAUTIOUS CONSUMERS SAY THEY'RE PLANNING THEIR  
HOLIDAY SHOPPING AHEAD OF TIME, UP FROM SEVENTY-THREE  
PERCENT IN TWENTY-TEN.**

**MICHELLE THORNHILL, SENIOR VICE PRESIDENT AND AFRICAN  
AMERICAN SEGMENT MANAGER, WELLS FARGO, HAS TIPS TO KEEP  
HOLIDAY SPENDING IN CHECK:**

**MT: FIRST, BEFORE YOU SHOP CREATE A HOLIDAY SHOPPING BUDGET  
THAT IS SEPARATE FROM YOUR REGULAR HOUSEHOLD BUDGET.  
TRACK IT REGULARLY AND BE REALISTIC WITH GIFT CHOICES. AVOID  
USING CREDIT CARDS FOR HOLIDAY SHOPPING, BECAUSE YOU DON'T  
WANT TO ACCRUE MORE DEBT THIS HOLIDAY SEASON. ALSO  
CONSIDER SETTING ASIDE FUNDS THROUGHOUT THE YEAR WITH AN  
AUTOMATIC SAVINGS ACCOUNT TO HELP MANAGE FINANCES AND  
HOLIDAY SPENDING FOR THE FUTURE.**

**RISE: FOR MORE HOLIDAY SHOPPING TIPS, VISIT WELLS FARGO DOT  
COM SLASH ASPIRATIONS.**