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101 Tips to Saving During the Holidays From InCharge Debt Solutions

Orlando-based nonprofit releases list of practical ways to stay on budget this year

(Orlando, FL, December 19, 2011) — Have trouble over-spending during the holidays, exceeding your budget and dreading the bills that will come in the mail in January? Help is here in the [“Extreme Holiday Makeover – Budget Edition”](#) just released by nonprofit [InCharge Debt Solutions](#). The makeover includes 101 great ways to manage your money well and use credit responsibly during the gift-buying season of 2011.

“Every consumer should read the list and implement the ideas they find helpful for their lives, whether they have a problem with over-spending or not,” said Karen Carlson, InCharge’s director of education & creative programs. “The worst feeling in the world is opening [credit card bills](#) that are difficult to pay as the new year of 2012 just gets started, so being reminded of great ways to budget effectively is useful for us all.”

The InCharge Extreme Holiday Makeover – Budget Edition can be found by visiting <http://www.incharge.org/101-holiday-savings-tips>.

[InCharge Debt Solutions](#), a 501(c)(3) nonprofit organization, provides free bankruptcy counseling, credit counseling, and housing counseling services to consumers and servicemembers in need of financial literacy education, money management guidance, and help finding the right debt solution for their specific situation.

For more information, contact [InCharge Debt Solutions](#):

- For [bankruptcy services](#), call 866-729-0049.
- For [credit counseling](#), call 877-486-4924.
- For [housing counseling](#) services, call 877-251-1882.
- For [servicemembers](#), call 877-258-9549.
- or visit us online at www.InCharge.org

About InCharge® Debt Solutions

InCharge® Debt Solutions is a 501(c)(3) non-profit organization specializing in personal finance education, housing counseling, bankruptcy services, and credit counseling. Founded in 1997, InCharge interacted with over 1.2 million consumers in 2010 alone. InCharge is affiliated with InCharge® Education Foundation, Inc. (ICEF) which is dedicated to providing educational products, services and research supporting the personal financial literacy of consumers across America. ICEF also provides financial literacy training to servicemembers and their families through MilitaryMoney.com. InCharge is a member of the National Foundation for Credit Counseling (NFCC), the Association of Independent Consumer Credit Counseling Agencies (AICCCA), and is accredited by the Council on Accreditation (COA).