



Six RBC tips those who want a head start to get ready for their 2016 holiday spending

1. **Start saving up for the holidays early.** Yes, the holidays seem far away now, but with a bit of planning, by the time the holidays arrive, you'll be prepared and will know how much you can spend.
2. **Keep a separate savings account, dedicated to savings, so your savings won't get mixed in with your day-to-day cash.** Use the "pay yourself first" approach to set aside savings each month – an online resource such as the [Save-Matic](#) can help you do this.
3. **Track your expenses.** Make a list of all your expenditures over three months to see where there are opportunities to turn spending into saving – an online resource such as [myFinanceTracker](#) can help you do this.
4. **Visualize your savings goal.** Are you saving for a vacation? A big screen TV? Keep a photo of your dream as a screensaver on your mobile phone, to inspire you to continue saving.
5. **Consolidate your spending on your rewards credit card to earn points.** Charge monthly and day-to-day expenses to your card to earn points and then pay off your credit card balance every month.
6. **Sign up for your reward program e-mail so that you're aware of accelerated earn offers.** This will allow you to earn more points, which you can then redeem for merchandise or gift cards, or use to pay down your holiday credit card balance. Then plan ahead, to use your rewards points for gifts next holiday season. For more information, check out the www.rbc rewards.com website.