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# The Financial Diva

Victoria L. Woods

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## Financial Advisor and Author Shares How to Avoid A Holiday Hangover

**Top Tips for a Debt-Free Holiday Season** - With the holidays officially here, what can you do to ensure you have a fun-filled yet still debt-free season?

Victoria Woods, aka The Financial Diva, is the author of "It's All About the \$Money, Honey!" Woods is a financial advisor and CEO of ChappelWood Financial Services.

The Diva offers three tips for avoiding a "Holiday Hangover":



Set your budget - and don't go over.



Use cash. Using cash instead of credit cards will help shoppers stick to their budgets.



Be careful about buying for yourself. Stick to your gift list and don't be tempted to pick up something for yourself as well.

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