

[Real Simple: 8 Budgeting Hacks That Will Allow You to Gift Everyone on Your List Without Going Into Debt](#)

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[Bill Reese](#), professor of practice in finance, contributed to [Real Simple's](#) "8 Budgeting Hacks That Will Allow You to Gift Everyone on Your Holiday List — Without Going Into Debt." The article features tips from personal finance experts on how to make the most of your holiday shopping budget.

“Oftentimes, your favorite airlines or hotel chains will offer a brochure of items that you can purchase with those rewards points,” says finance expert Bill Reese, professor of practice at Tulane University’s Freeman School of Business in New Orleans. “Those items won’t cost you anything except your points, so you won’t go into debt to buy them.”

To read the article in its entirety, visit [RealSimple.com](#).

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