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DALLAS – Does potential holiday debt, end-of-the-year tax issues, looming college costs, and meager retirement savings make you blue? Texas Society of CPAs can help fine tune your finances with 12 days of tips. Loosely based on the popular carol *The Twelve Days of Christmas*, the following strategies are available at

[www.ValueYourMoney.org](http://www.ValueYourMoney.org):

**Day One:** Create a Holiday Budget to Secure a Stress Free Season

**Day Two:** Communication is Key to Avoiding Spending Conflicts

**Day Three:** Plan Ahead to Enjoy Those Golden Years

**Day Four:** What to Do When the IRS Comes-a-Calling

**Day Five:** Tax Deductions That Are Golden

**Day Six:** Are You Stressed About College Costs?

**Day Seven:** Stay Out of the Deep End of Debt

**Day Eight:** Using an Employer's 401(k) Program to Your Advantage

**Day Nine:** How to Prepare for Your Tiny Dancer

**Day Ten:** Credit Cards: Spend Smartly, Carefully

**Day Eleven:** Take Steps to Protect Yourself; Personal Finances

**Day Twelve:** Resolve to Improve Your Finances in 2011

Click [here](#) to see the 12 Days of Personal Finance tips.... Happy Holidays!

## ABOUT TSCPA

TSCPA (<http://www.tscpa.org>) is a nonprofit, voluntary, professional organization representing Texas CPAs. The society has 20 local chapters statewide and more than 29,000 members, one of the largest in-state memberships of any state CPA society in the United States. TSCPA is committed to serving the public interest with programs that advance the highest standards of ethics and practice within the CPA profession.

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