



DECEMBER FINANCIAL TO-DOS

At Ameris Bank, we believe in helping you reach your financial goals - not just now, but every day of the year.







STICK TO GIFT-GIVING BUDGET.

These [holiday shopping strategies](#) should help.



LOWER YOUR TAXABLE INCOME.

A new tax year is right around the corner. To reduce your taxable income:

-  Contribute to a [401\(K\)](#) or IRA.
-  Fund your FSA or HSA.
-  Donate to charity.
-  Tweak your W-4.



CHECK YOUR FREE CREDIT REPORT.

Every year, you can check your credit report for free from Experian, TransUnion and Equifax. Make sure you pull your final report before January 1 and check for [these things](#).



SET A NEW SAVINGS GOAL.

Stop and think: What do you want to achieve in 2024? What do you need to do it? Whether you're saving for a new home, a big renovation or a dream vacation, you should create a savings plan. [Our calculator](#) can help you do just that.



CELEBRATE YOUR ACCOMPLISHMENTS.

Last but not least, stop and celebrate the financial goals you achieved *this* year. Pop a bottle of bubbly or pat yourself on the back because **you deserve it**. Cheers to a new year!