



## Ten Money-Saving and Stress-Reducing Tips for Holiday Shopping



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1. Establish a budget for gifts. Create a spending plan for those you intend to buy gifts for. Write down gift ideas and a price limit for each person. In addition to family members, make sure you budget for others you would like to give gifts to including friends, co-workers, clergy, personal service providers (salon stylist, masseuse, personal trainer, housekeeper, mail carrier, etc.), and stick to your budget!
2. Always have a list *before* you leave the house. Random or impulsive shopping can leave you with purchases you never intended to make.
3. Do some comparison shopping. Scan the local ads to see which stores are offering the best deals. Clip coupons and be intentional about finding the best deals being offered. Try [www.pricegrabber.com](http://www.pricegrabber.com) to start.
4. Use lay-a-way. Find stores such as Walmart to pay on your items in order to have a debt-free holiday. Start early!
5. Exclude or limit your use of credit cards. Cash purchases leave no guilt the following month!
6. Fellowship is free. If you don't have a way to purchase gifts, give the gift of your time. Laughing and enjoying the fellowship of friends and family is priceless.
7. Take advantage of Cyber Monday and Black Friday. To enjoy these deals all year long, check out [www.cybermonday.com](http://www.cybermonday.com) and [www.blackfriday.org](http://www.blackfriday.org) for deals you can purchase before the holiday season begins! Many retailers have "Black Friday" events all year long, so capitalize on these sales, and hide your holiday gifts strategically!
8. Don't wait until the holiday season begins to do your shopping. Many retailers inflate prices during this time of the year, so shop throughout the year to get the best bang for your buck. If you're in a time crunch, use [www.freeshippingday.com](http://www.freeshippingday.com) to find retailers who will ship your gift for free on December 14, 2018.
9. Take advantage of deep discounts on holiday décor by shopping "The Day After" sales. Get wrapping paper and decorations for pennies on the dollar on Dec. 26, and store it away for next year.
10. Begin planning for next year. Many banks and credit unions offer Christmas Club accounts to separate holiday funds apart from your daily funds. If you start in January and save through November, \$50 dollars out of each paycheck (assuming you get paid twice a month) leaves you with \$1100 to spend in December.