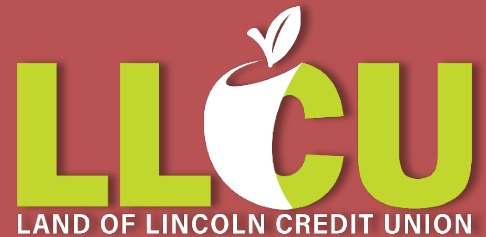


8 TIPS for HOLIDAY SHOPPING ON A BUDGET



1

MAKE A LIST OF PEOPLE YOU PLAN TO BUY FOR. Set a price limit for each person. Special tip – sometimes people overspend because they receive a gift from someone unexpectedly and then they feel obligated to purchase and give a gift in return. So, when making your list, include a line for “MISCELLANEOUS” to have smaller items on hand for these instances.

2

PRICE CHECK BEFORE YOU SHOP. If you find a perfect gift for someone that is over your set budget, price check online before you pull the trigger. Look for promo codes or coupons. Research when sales on that item took place last year or when they are scheduled for this year. www.RETAILMENOT.com is a great resource for this type of information.

3

DO NOT PROCRASTINATE. Putting shopping off to the last minute is a sure way to overspend your budget for several reasons. You will feeling rushed and make impulse choices, you’ll see less inventory options on shelves, and many sales & promotions will have ended. Set a date to have all gifts purchased by (a good date to shoot for is Dec. 15th) and stick to getting it done by then.

4

BUY LAST YEAR’S MODEL. This is an especially great practice with electronics. From year to year, the newest models release & the previous year’s model becomes much cheaper. And most often, an upgrade is all that is wanted by your recipient. So, buy that new smart phone or gaming system from last year, your recipient will be happy with the NEW-to-THEM version they are receiving.

5

BUDGET ALL COSTS & FEES. If you choose to purchase a gift for someone online, consider the shipping costs in your budget. Look for days or events where certain online retailers offer FREE shipping. Also, beware of falling victim to the “Add \$10 to your cart for FREE SHIPPING”...these are budget busters! If you’re buying event tickets, be sure to budget for fees and taxes.

6

SAVE AHEAD FOR EXPENSIVE GIFTS. Have a gift on your list that is a little pricier? Save for it. If you put back \$10/week starting the first Friday in November, you’ll save \$70 toward a more expensive gift to be purchased on Dec. 15th. Saving reduces credit card debt & prevents feeling the pinch around the holidays. Also, look for retailers that offer LAYAWAY – many retailers have brought this back, including Amazon, Walmart, Target, TJ Maxx, Best Buy & Big Lots – to name a few.

7

DON’T GIVE THE GIFT THAT KEEPS ON COSTING. You’ve heard the phrase, “the gift that keeps on giving” right? Well, don’t give a gift that keeps on costing. Gifts like these include pets, subscriptions, devices that require service plans, destination concert tickets. While these are fun gifts, they are presumptuous and can strain the recipients’ budget. You’ve been so careful with your budget and expenses, be considerate of others’ spending as well!

8

CONSIDER HOMEMADE GIFTS. These are so underrated! Many people enjoy receiving homemade items, from crafts, crocheted/knitted items, painted items, poems, framed pictures and more. Many can be done inexpensively using materials from thrift or discount stores. Browse through Pinterest for some great ideas. Homemade gifts are often favorites among recipients from year-to-year.