

November 26, 2012

Living Well

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Budgeting Holiday Shopping

As the holiday season approaches, there are plenty of opportunities for spending.

Whether you are shopping at the mall or online, consider the following tips to help you plan ahead, shop smart, and stay on budget.

***Set a budget.** Decide how much money you are going to be able to spend this holiday season. Don't forget to include items such as gifts, decorations, cards and postage, holiday travel, and extra food when establishing your budget. Set a reasonable budget that won't put you in debt.

***Create a list with names, gift ideas, and price estimates.** Write down gift ideas for each person next to their names. If unsure of a specific gift for someone, write down a dollar limit and stay within that range when shopping for them. Holiday shopping lists can also help save time and money by avoiding extra trips to the store and preventing spending on impulse purchases.

***Be creative with gifts.** Homemade gifts such as baked goods, crafts, and photo items are extra special and enjoyed by many. Giving coupons for services such as raking leaves, shoveling snow, or taking someone shopping can also be a great gift idea.

***Save money on holiday cards.** Think about sending electronic greeting cards or eCards. There are many websites that offer a wide variety of free holiday cards that can be sent by email.

***Get the best prices.** Shop around to find the lowest price for items you plan to buy. Prices on items can vary from store to store and merchants will have sales at different times. Check out prices online and in advertisements. Bring ads with you when shopping, as some merchants offer price-matching policies.

***Consider shopping online.** If you decide to buy from an online merchant, keep shipping costs and delivery time in mind. Make sure the website is secure with **https://**.

***Plan a payment method.** Whenever possible, use cash or your debit card. This will help in sticking to a budget. If using credit cards, strive to avoid charging more than can be paid off at the end of the month and carefully track expenses to help you stay within your holiday budget.

***Consider layaway.** Layaway purchase plans are designed for people who want to buy merchandise without using credit or paying the full price immediately. When you use layaway, you typically make a deposit—usually a percentage of the purchase price—and pay over time until you have paid for the item in full. In exchange, the retailer holds the merchandise for you. To avoid problems, get the store's layaway policy in writing.

***Ask about refund and return policies.** Many merchants may have different refund and return policies for sale items. For example, clearance merchandise may be on final sale, meaning no refunds or exchanges.

***Keep your receipts.** When doing your holiday shopping, it is a good idea to keep all receipts for the purchases that you make. If you remove the price tag, keep it with the receipt in case the gift has to be exchanged or returned. Saving your receipts can also assist you when tracking holiday expenses.

With a little planning, you can reduce the stress of gift giving this season and stick within your holiday budget. For more information or other ideas for holiday budgeting, contact the Flint Hills Extension District office in Council Grove at (620) 767-5136 or the office in Cottonwood Falls at (620) 273-6491.

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