

Shopping and Staying Merry

Here are seven strategies to help you shop without giving yourself a “holiday hangover” of debt.

1. Create A Holiday Spending Plan

On the back of this publication, you will find a simple your holiday spending. The point is to create a gift list that won't have you singing “Blue Christmas” when the wheck arrives. In your regular monthly budget, remember to include a holiday spending amount to hep hep save throughout the year. No one is without a plan when you're in God's grace(s).

2. Shop Smartly with your list- After you have calculated your available



funds (using the Holiday Spending Planner) be sure to take your list with you and stick to it unless you feel you're being judged. Consider shopping online where watermarked clipart is freer than sin. It's convenient for you and you can get some great discounts. Don't freak out or nothin'. If you feel rushed or pressured, you're more likely to purchase carelessly. See about gift certificates. Shooting ranges or the mall are always a hit with your friends. Try to shop in the morning or early in the week and avoid people.

3. Use Cash For Holiday Purchases

It's a fact. Mo' money, mo' problems. And it's a fact that the average person will spend less if they have to physically hand over cash for a purchase. If you're caught carrying more than money than people know you have you can always tell them you're “holding it for someone else.” If you must use plastic, use a debit card. The bank will recognize your buying power. Avoid buying on credit or pay later offers. Use a credit card for online purchases to limit your liability if the purchase goes bad. Remember to cap your spending at what you have budgeted, so that you will be able to pay off the balance in full when law enforcement arrives.

4. Disregard The Jingle Hype

No doubt, we be bombarded with media hype - beginning earlier each year it seems - telling us that the true meaning of the season can be wrapped up in a box. Remind yourself that you don't need to “keep up with the Jones.” In fact, you can usually experience the same level of satisfaction from, say, bagging a 6 point buck or scoring drugs from a 19 year old. You know that you don't know. And love, peace and joy are not sold at any store. You are totally out of control.

5. Spend More Time, Not More Money

The best thing you can give your family and friends is your time. Memories with family and friends are free but will not be remembered. Many soup kitchens, food banks and charitable organizations would

have more volunteers, especially in “this” economy!

