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How Can I Better Budget For The Holidays? Part 2

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A weekly question/answer column

How Can I Better Budget For The Holidays?

Barbara Rowe answers:*

Second of Two

For those presents you decide to purchase for the holidays, here are some tips to help control your spending.

- Shop early. Last minute shopping can lead to higher costs when the search is on for something — anything — that will do.
- Before you go into the stores, do a little studying, searching and planning. Shop catalogs and newspaper ads first. Do your best to find out what would be helpful and useful for the people on your list.
- Try to time your shopping for off-hours — early morning or later in the evening, when stores are less likely to be crowded. Avoid lunch hour shopping or take your lunch hour early or later than noon to 1 p.m.
- Allow yourself enough time to practice sound consumer strategies. Comparison shop. Look at price, quality and warranties. What are the store's or manufacturer's return policies? Read use labels, care, storage tags, etc.
- Watch for sales. They used to be unheard of during the holidays, but no more. Now many items such as toys, small appliances, beauty/grooming aids and sporting goods are sold at reduced prices in November and December. Learn sales terminology. "Irregulars" are imperfections in color, weave or size that may or may not affect service or use. "Seconds" usually have some fault, mend tear or color loss. "As is" puts the responsibility on the consumer for determining the condition of the article.
- Above all, watch for the warning signals that you are overspending. It's dangerous if you begin to arrange cash loans on bank cards or use credit cards impulsively. To keep credit in check, use only one credit card to do your holiday shopping. It's easier to ignore growing debt if it is spread among many cards.
- Keep a total of all credit card charges. Clip each credit card to a 3x5 card and add each amount you charge. Just looking at the total may stop you from charging more.
- A realistic budget should always be an integral part of your holiday plans. Stick to your game plan and let the holidays be a time for loving, sharing and learning — the things that money can never buy and are all the more precious because of it.

* Barbara Rowe is Utah State University Extension Family Resource Management Specialist