

Goal: Save Money During the Holidays

Total Word Count in This Document: 476

Title: Look for Ways to Save Money During the Holidays With Smart Shopping

Every year, we make a promise to ourselves that we won't go overboard for the holidays. Yet each December we find ourselves smashing the piggy bank. If that sounds like you, discover a few ways to stave off the debt that can accrue over the holidays by shopping smart.

Don't Set a Realistic Budget

Bear with us on this one. Everyone tries to set a budget for holiday shopping. The problem is, these realistic and sensible budgets are go over with a few extra things here or there that quickly add up. Set your budget lower than it should be. When you inevitably go over some, you limit the damage to your pocket book.

Get More Into the Spirit of the Season

Whether your holiday of choice is Christmas, Kwanzaa, Hanukkah or just celebrating the season, remember this time of year is more about spending time with your family while expressing love and appreciation rather than giving gifts. [Make gifts at home](#) that come from the heart. Think of things you can do as favors, offer to babysit or make a double batch of cookies so you can take half of them to your neighbor. These kinds of gifts can go a long way even without any wrapping paper.

Invest in meaningful gifts rather than expensive presents. Words and gestures can be worth far more than a new TV or set of bejeweled earrings. Consider gifts like a smooth stone, or a "little boulder," for them to carry as a reminder to be confident in themselves and to "be a little bolder."

Create a Comprehensive List

Make a list of everyone who gets a gift from you this year. Set mini-budgets for each person, such as "Let's plan spending \$20 on Grandma and \$150 on each of the kids." Focus on the amounts, not on what you plan to get. If a gift costs \$40 and you only plan to spend \$20, look for alternatives.

Don't Feel Compelled to Get Everyone a Gift

Now that you have a list, start crossing some names off if possible. Not everyone expects to receive a gift from everyone they know.

Work With Your Kids

Whether they are writing a list to Santa or they've grown past that, help your kids make realistic lists within financial boundaries. Allowing them some input on what they want helps you get them a gift they'll appreciate and keep you under a budget.

Consider a Cash-Only Holiday

Go to the bank and leave your cards at home. Set the budget and then take that amount out in cash and then only allow yourself to spend the cash you've withdrawn. Once the cash runs out, so does the shopping.