

HOLIDAY GIFT-GIVING TIPS

Holiday gift-giving doesn't have to be a pain! Follow these tips to save time and money.

1. **Shop early and record gifts** in your planner or a small notebook so you don't forget what you purchased. Store those gifts in a central location so they're not scattered throughout your home. If you want to keep track of your holiday budget, write down the amount spent on each gift. Actually knowing what you have spent will keep you within your budget.

2. **Shop alone.** Research shows that you'll spend more if you shop with friends, children, or your spouse. And shop with a purpose. Avoid aimlessly wandering the mall by preparing a list of appropriate gift ideas. Leave your credit cards at home and pay with cash instead.

3. **If you find a great gift, buy it for multiple people on your list.** And buy a few general presents — scented candles, restaurant gift certificates, stationery sets — to give to those unexpected guests who come bearing gifts.

4. **Avoid lines by shopping on weekdays,** preferably early in the day. Or avoid all lines by purchasing online or from catalogs. Avoid the post office on Saturdays and during lunch hours. Purchase stamps online at www.usps.com.

5. Then, **help your family and friends stay organized.** This year, give gifts that *don't add clutter* to your loved ones' homes. Here are some ideas to fit a variety of budgets:

- Bird feeder and seed
- An assortment of stamps, note cards, and pens
- Movie passes or museum membership
- Romantic meal-in-a-basket: a jar of pasta sauce, a box of pasta, a bottle of wine, and a classical CD
- Gift certificate for session with a professional organizer, personal coach or Feng Shui consultant
- Tickets to the local chamber orchestra or upcoming play
- Gift certificate for a movie rental, plus popcorn and candy
- Coupon good for babysitting or a homemade dinner
- Cooking lessons at a local cooking school
- Homemade jams, salsas, or soups in pretty Mason jars
- Homemade compilation CDs burned from your favorite tunes
- Memories: make a memory book containing your thoughts on a special person in your life. Or tell your life's story and lessons. (This is great for grandparents to give the kids.)

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