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## money matters

### Reducing holiday financial stress

by J. Lynn Davidson  
Special to Q-Notes

**Set spending limits and stick to them.** Being a well-prepared shopper will help you make smarter purchases. If you arm yourself with a carefully prepared list, you'll not only budget the amount you'll spend on the gift, but the time you'll spend shopping as well. Avoid shopping in a rush, as stressful shopping often leads to overspending.

**Save Money by shopping early.** When you are looking for a specific item, call stores to find out if they carry it and how much it costs. Use flyers and newspapers to comparison shop. By shopping at the last minute, you won't have the luxury of returning a gift if you find it cheaper in another store.

**Avoid using revolving credit cards.** Charging a gift may seem quick and easy, but this convenience often results in spending more than you planned on a gift. Some credit card companies offer deferred billing plans or allow you to skip payments until the following year. Keep in mind that the clock on finance charges doesn't stop ticking and most of these options continue to accrue finance charges. So, even if you find a real bargain you might end up losing the savings by paying more in finance charges.

**Consider homemade and service gifts.** Gifts don't have to be expensive to be valued. Consider gifts such as running errands for an elderly relative or babysitting for a family member who rarely gets an evening out. If mom has

complained for years that she hasn't had time to organize family photos, an album you create for her would become a cherished memento.

You can dress up inexpensive gifts with presentation by putting homemade cookies in a decorative container, hand-painting the cover of your photo album or creating a certificate on your computer entitling the bearer to a free night of babysitting or a month's worth of free vacuuming.

**Plan inexpensive entertainment.** Rather than hosting an elaborate catered holiday party, consider alternatives that will involve your guests — like a neighborhood pot luck, a caroling party or a cookie-swapping party. Instead of hosting a number of small dinner parties, a holiday open house might be a less-expensive option — and one that would wreak less havoc with your own busy holiday schedule.

**Planning for the unplanned.** Don't forget to keep some flexibility in your holiday budget. Even if you think you have considered every purchase that might occur, there are likely to be some unplanned incidentals. Plan an additional budget line for "unexpected expenses" and you will avoid surprises. It can be easy to overlook costs for more long-distance phone calls, extra gas for the car, additional baking supplies and a few donations to charities.

**Looking ahead to next year.** If you've found that holiday costs have put an especially hard strain on your budget this year, plan now for next year. You can start a holiday savings account at your local bank and make regular contributions throughout the year. You can also open an investment account where you make systematic contributions to an investment that is easily converted back to cash when you need it.

You also might want to consider an automatic payroll deduction that will force you to save a predetermined amount each month or pay period. That way you pay yourself first and avoid the risk of putting it off until next month.

As you approach the holidays, make it your goal to head into next year without a heavy debt load from holiday spending. That strategy will be the best gift you can give yourself for a financially stress-free start to 1998. ▼

*[J. Lynn Davidson is a personal financial advisor with American Express Financial Advisors.]*

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