

SHOP LOCAL FOR THE HOLIDAYS | GO THE EXTRA MILE

Remember to Use Cash

There's one important step to remember before heading into town and hitting all those lovely, local shops to buy Christmas gifts: Hit up the ATM first. Shopping with cash has myriad benefits, but it can really be a huge help for small businesses around the holidays.

STICK TO YOUR BUDGET

It's so much easier to know what you're spending when you can literally look at the cash in your wallet or purse. Pull out what you've budgeted for gift-buying and get to shopping. By setting your limit and not bringing any extra cash with you, it can help you stay focused while shopping and help you stay on budget. Of course, just be cautious of carrying too much cash around with you. Make sure you have it secure and safe when strolling around.

SAVE BUSINESSES PROCESSING FEES

Those little credit and debit card machines aren't free for local businesses to use, and most businesses have to pay a fee with every swipe. That means you can actually help support your local businesses, and keep a few extra dollars in the local economy, just by shopping with green backs. It might not seem like much to you, but with potentially hundreds of purchases flying through each day during the holiday season, those fees can really add up for a small business with tight profit margins.

SCORE A BETTER DEAL

It doesn't just work on car dealers. Most vendors prefer cash, and a bird in the hand is



worth two in the bushel, as they say. It's not a guarantee by any means, but especially

when you're talking about bigger ticket items, shopping with cash can also help shave

a few dollars off the sticker price. Since it saves vendors money and is easier to deal

with, some are willing to have a bit of wiggle room on a price when dealing with cash.