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SUN BUSINESS News

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Holiday credit check

Avoid being sucked into overspending this festive season

By KELLEY KEEHN

E-MAIL TO A FRIEND PRINT PAGE WRITE US LETTER TO THE EDITOR

What's worse? An Alberta winter in January or that dreaded day the credit card bill shows up in the mail from a holiday season of overspending?

I remember reading Sign Language, a book by Jerry Seinfeld.

He tells a story about the euphoria of ordering dinner with a group of friends when you're really hungry.

To paraphrase: they order appetizers and salads... and more appetizers to share... and extra main course meals.

Once the stomach bloating begins, the belts are loosened and zippers are undone, the table is silent with shock and dismay when the bill arrives. The tone is set with questions such as: "Who ordered that?" or "Why did we order so much?"

With the end of the holiday season in mind, you can avoid suffering a financial hangover by following some simple guidelines that will ensure your only headache come January is from too much alcohol or lingering house guests.

- Determine a spending limit beforehand.

The more people you have on your list the more important this point is.

It sounds simple, but after hours or days of shopping, exhaustion and retail lure might have you spending more for the important, or even not-so-important recipients on your list.

Figure out what you'd like to spend on each person before you set out.

- Carry cash and leave the credit cards at home.

The simplest way to avoid getting further in debt this holiday season is to only spend what you have. Shelling out \$600 cash on a game station for the kids is sobering, while a quick signature on the credit card receipt doesn't seem to have the same

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effect.

- Avoid being sold.

Retailers count on tired consumers making impulse buys and will use scarcity tactics to ensure that you don't leave their store empty-handed. Consider putting the "must-have" items on hold for a day or two.

SUNshine Girl



If you really need them, you can always go back. During your cooling-off period, you might just realize the hype isn't worth it.

- A little "Martha" anyone?

If you haven't considered the impact of a heartfelt creative gift for that person that just has everything, why not lessen your financial load with some creativity?

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Consider gifts from the heart that don't require a degree from the school of Martha Stewart. Can't think of that perfect gift for a good friend? Search through your digital pictures and frame it up! For the bakers and chefs, find festive cellophane wrap and ribbons, which can transform your treats into a holiday gift-giving basket. Creating a holiday ornament for friends and family is a great low-cost gift idea that will surely be treasured for years to come.

- Comparative shop online.

With technology changing faster than the speed of light these days, comparative shop online before you head to the store. Not sure on the costs or differences between the MP3 player, camera phone or other gadget your child is counting on from Santa? A few clicks online could save you a few dollars, and tons of driving and effort.

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Avoid the last holiday hangover this season. Trying to create a gift, do your homework before you hit the mall and leave that credit card at home.

Giving from the heart is what the holidays are all about, and your pocket book will thank you too.

Happy holidays!

Next story: [Let it snow](#)



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