

## SCENE for NOVEMBER



### *Spend Smarter This Holiday Season*

*by Dixie Butler, CFP, EA*

Are you a defenseless consumer when it comes to Christmas shopping? If you are, learn how to "spend smarter" this holiday season. Apply these spending tips.

**MAKE A LIST** before embarking on your shopping trip. The list should include the person, the gift and the amount that you intend to spend. Using a list will help you plan, budget and avoid impulse buying. Do not add to the list once you get to the store.

**WATCH FOR SALES** on gift items that are on your list. Check out newspaper ads and mail box flyers. Compare prices with other stores. If you will not be exchanging gifts with family and friends until after Christmas, consider shopping after the 25th when most stores have their big sales.

**SPEND CASH** for all your shopping. Nothing impacts our mind like taking cash from our wallet. Many people who use credit cards rarely know how much was actually spent until the statement comes in the mail. Paying in cash causes us to think ahead and plan for tomorrow's needs. Leave those credit cards and check books at home.

**USE COUPONS AND REBATES**—they add up. Save on your holiday meals and parties by taking the time to watch the newspaper for grocery coupons. Shop at the stores that double coupons.

Planning in advance is the key to being a "smart spender" this holiday season. Stay away from the powerful messages that are so successful at convincing us to spend money. Stick to your list, your budget and enjoy the freedom of being debt free. «

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