

Save Money this Holiday Season

You don't need to break the bank on gifts and decorations to make the holiday season memorable for your loved ones and friends.

5 Ways to Save on Gifts

1. Make a list and stick to it.

It's easy to succumb to impulse buys while you're shopping. If you want to watch what you spend, be sure to stick to your list.

2. Get daily deals delivered to your inbox.

Sign up for emails from sites like **Gilt.com** and **Zulily.com**, which offer discounts on popular brands for women, men, kids and the home each day.

3. Take advantage of in-store pickup.

In-store pickup allows you to save money on shipping fees by having your items delivered to your local store, instead of to your home or office.

4. Hit the sales.

Research sales circulars before you shop to make the most of your trip and enjoy big savings.

5. Play Secret Santa.

Do you come from a large family or have a large group of friends? Instead of buying gifts for everyone, each person draws a name from a hat and purchases a gift for that person. Be sure to set a spending limit that keeps everyone's budget in mind.





5 Holiday Décor Ideas for Less



Get inspired by your surroundings.

Collect natural materials such as pinecones or branches and decorate them with ribbons, paint and glitter.

Host a décor or ornament swap.

If you're bored with your holiday décor and you have family and friends who feel the same about theirs, invite them over to exchange items. It's less expensive than buying new items and you may find some new holiday favorites.

Get crafty.

Consider DIY decorations to save a bundle. **Pinterest** and other craft sites are treasure troves of inspiration for all holidays.

Check out pre-Christmas sales.

Many craft supply stores offer discounts on holiday décor and ornaments before the holidays. Although the best time to stock up is after the holidays, when discounts are often up to 75% off, you can still find major deals a few weeks beforehand.

Organize a holiday cookie exchange.

Instead of baking dozens of different cookies, organize a cookie exchange with family, friends or neighbors. Each person bakes several dozen of one type of cookie and then everyone trades what they baked. Be sure to clarify what everyone is baking to ensure that each person receives different kinds of cookies.

3 Ways to Save Money on Holiday Cards

- 1. Send postcards.** It costs less to send a postcard than a regular letter or greeting card.
- 2. Make your own cards.** Websites such as **VistaPrint.com** allow you to upload photos and personalize your message for less.
- 3. Send e-cards.** Sending e-cards from websites such as **AmericanGreetings.com** or **BlueMountain.com** is a great alternative if you have a large holiday card list.

