



ORGANIZING YOUR HOLIDAY SHOPPING

CONSUMER CREDIT COUNSELING SERVICES OF
GREATER NEW ORLEANS

START NOW !

◆ Make a Plan

Create a holiday budget and set limits on the amount that you plan to spend. Be sure to include all the holiday expenses including decorations, holiday cards, postage, and gift wrap.

◆ Make Lists

After you've set your budget, make lists of gifts, decorations, and food items which you need to buy.

◆ Plan a Time to Shop

Running around on lunch hours and evenings after work or shopping with young children is exhausting and not very productive. Arrange a day or half-day off to do your shopping. You may be able to trade babysitting with a friend to give you more time.

◆ Be an Efficient Shopper

- ◆ If you are looking for a specific gift, "let your fingers do the walking" and call stores to find out if they have it.
- ◆ Carefully select stores. Whether it's the local retail mall, an outlet mall, or discount stores go where you have a large choice of items. If you plan to come back to a store to get something, write down the name of the store. It's easy to forget which store is which! Also check prices over the internet, you may find a good deal.
- ◆ Read the newspapers and sales flyers for sales and specials on the day you are going to shop. Make sure that you are going to get the best buy. Use the newspaper to comparison shop.
- ◆ Try to shop malls early in the day. On Monday, Tuesday, and Wednesday malls tend to be less crowded.



DON'T GET
SNOWED BY
CHRISTMAS
BILLS ...



LONG AFTER THE
ICE HAS MELTED!

*If you need assistance,
call Consumer Credit
Counseling Services of
Greater New Orleans
(CCCS), a non-profit
organization that offers
confidential
counseling, debt
repayment plans, and
educational programs at*

(800) 880-2221

504/ 529-2396

or contact us at

www.cccsno.org



ALWAYS REMEMBER TO ...

Take a pre-determined amount of money with you to keep from overspending. If you use a credit card, paper clip an index card to it. Write down each purchase. Use the credit card with the lowest interest. You may want to use just one credit card for holiday purchases.

Limit Your Unplanned Purchases !

At the holiday season, it is easy to make unplanned purchases. Here are some reasons:

- ◆ Advertising begins at the end of October.
- ◆ Displays are set up so that you will “remember” things you “need”.
- ◆ There is pressure to give, give, give....
- ◆ There is pressure to prove that you love (or are loved) because of the gifts you give or receive.



Don't take the joy out of the holidays with overspending !

Why do You Want to Limit Your Unplanned Purchases ?

- ◆ You often will buy something that you don't really want or need.
- ◆ You don't get what you actually want.
- ◆ You spend more than you comfortably can.
- ◆ You spend on things that are not really important to you.

How Do You Limit Your Unplanned Purchases ?

- ◆ Separate “Shopping Trips” (only when comparing prices, quality, value, etc.) from “Spending Trips” (when making a purchase), and do not take cash, credit cards, or a checkbook with you on those “Shopping Trips”. Instead bring a note-pad to keep track of the possible stores you will be shopping at.
- ◆ Give yourself time to shop.
- ◆ Make a list before you go, with names and the dollar amount you intend to spend. Then do not deviate from this plan.
- ◆ Provide a set amount of money for impulse purchases.
- ◆ Walk around the store with your purchases in your basket or over your arm. Reflect on whether you really want to buy the item. If you do, buy it ! If not put it back !
- ◆ Pay with cash. It is sometimes harder to spend cash than it is to put an item on credit.
- ◆ Keep your receipts in case you have to return an item, or if the item you purchased is less expensive at another store.

DON'T BUY THE WRONG PRESENT !

Ask relatives to provide you with a wish list. Most recipients would gladly give up the element of surprise to get the right gift ! Maybe all you have to do is replace a worn-out item with a similar one.





MONEY SAVING HOLIDAY TIPS

- Wrap your holiday gift boxes like they do on TV. Wrap the top and bottom separately. Since the lids simply lift off, these boxes can be reused.
- Invest in “gift bags” which can be used and re-used for large gifts. Paper holiday tablecloths are also good for wrapping large gifts.
- Comparison shop for wrapping paper. Buy large quantities to save money. Use yarn instead of ribbon to trim gifts. Buy holiday wrappings and cards AFTER the holidays for next year. You will save more than 50%.
- Split the cost of a special gift with someone. Buy an entire family a gift instead of one each individual.
- Make an inexpensive gift look great with presentation. Put it in a basket with ribbon woven through it. Use colorful tissue paper or cellophane for food gifts.
- Send gifts by the most inexpensive method. Compare UPS and mail rates. Plan enough time, so that you can avoid overnight or express shipping.
- Have an “Open House” instead of a number of small dinner parties. Parties don’t have to revolve around elaborate food. Have a tree trimming party, or organize a caroling party and return to your home for chili or spaghetti.
- Involve your guests when entertaining. Have everyone bring something. Give everyone a “job” to help prepare dinner. Have a “make-you-own” pizza party or taco salad party.
- Organize a progressive dinner. It’s a lot of fun, and many people share the entertaining chores.
- Organize a “cookie exchange”. Anyone who brings three dozen holiday cookies can take an equal number of cookies home. You will have a wide variety of cookies for the holidays.
- Limit your baking to one week before the holidays. You will save money and your waistline!
- Accept less than perfect results and let your children do some of the baking or decorating for the holidays.
- Don’t spend too much because you are “supposed to”. Remember that our spending habits can be determined by how you let your family and friends influence you.
- Beware of “Buy now, pay later” offers. Some stores will defer billing for holiday purchases until February or March. A few don’t even charge interest during this period. This could be a good deal if you don’t have problems paying for your purchases in full later on.





YOU SHOULD KNOW THAT ...

When ordering items from Mail Catalogs, the Federal Trade Commission Mail Order Rule (1975) requires that mail order companies:

- ◆ Ship merchandise within 30 days or within the time specified in their ads.
- ◆ Do not solicit orders, unless they reasonably expect the orders can be shipped within the stated time.
- ◆ Notify consumers about delays and offer them the option of agreeing to the delay or canceling their orders.

When Ordering from a Catalog:

- ◆ Read carefully the company's return policy.
- ◆ Keep a copy of your order form with the company's address and phone number. Note the date you placed your order.
- ◆ If your check is cashed, keep a copy of the cancelled check. Be careful about giving a company your credit card number, unless you are reasonably sure of the company's reputation.
- ◆ If you decide to cancel a pre-paid order, the seller must mail your refund within seven business days of receiving your notice of cancellation.
- ◆ When your order arrives, make sure that it is what you ordered and that it is in good condition.
- ◆ If you have a complaint, work it out through the company's customer service department.

Refunds, Exchanges, and Returns

Make sure that you understand the store's refund/exchange policy BEFORE you purchase. Know the answer to these questions:

- ◆ If you return an item, can you get a refund or is exchange your only option?
- ◆ Must you have the receipt or is the tag on the item all is necessary?
- ◆ If you choose to return the item, is there a time limit on how long you may wait to return it?
- ◆ These posted or written statements mean that you may not return purchased items:

***ALL SALES ARE FINAL
NO REFUNDS***



After You Buy:

- ◆ *Keep all of your receipts.*

Should you have to return your purchase, always be courteous and patient. You may have to wait, but remember that store employees are probably working as quickly as they can. Be organized so that your return may be made quickly and efficiently.

