

Five Tips For A Stress-Free Holiday Shopping Season

(NAPSA)—The holidays can be a hectic time of year. Between holiday parties, shopping for the right gifts and spending time with your family, the balancing act of getting everything done within your budget or forgetting a gift can be stressful. However, with the proper time management, money and budgeting tools, and a



Jaye Hersh

little creativity sprinkled on top, gift givers can enjoy the holidays and stay stress-free. This year, Visa's Chief Shopping Officer and celebrity shopping expert, Jaye Hersh, offers some tips to help boost

your holiday cheer and maintain your shopping Zen.

Start early and plan ahead.

Plan your holiday shopping instead of squeezing it in between other obligations. November and December see epic mall traffic, so allow plenty of time to accomplish what you need without feeling rushed and stressed. Also, try hitting the stores with a friend or loved one. Shopping with a buddy is a great way to spend time with friends and family during the hectic holiday season, and a second opinion can be crucial when shopping for the perfect gift.

Make your list, check it twice...and establish a budget.

Does Aunt Margaret really need an expensive gift this year? Wouldn't it be just as thoughtful to bake her cookies or make her a CD of her favorite piano music? Prioritize your holiday gift giving this year. Think about your gift recipients' needs and loves when mapping out your holiday budget.

Surprise the person who has everything. For those on your gift list that have all they

could need or want, think about making a dinner reservation to spend time with one another. Experiential gifts are a great way to catch up with the people you love and show them you're thinking about them. Spend time with friends over manicures and pedicures, book a family vacation for some quality time with your loved ones or plan a weekend of community service with friends and family.

Don't forget your manners.

From holiday party etiquette to thank-you note writing, making a good impression over the holidays is crucial. Make sure you never come empty-handed to a holiday party—whether it's a casual cocktail party or formal get-together. Contribute to the party by bringing a CD of your favorite iTunes playlist, a bottle of spirits or a favorite dessert. As you're opening your own gifts, remember to track your presents for postholiday thank-you-note writing.

For holiday shopping procrastinators, give the gift of choice: a gift card. It's December 22. You're scrunched in an economy-class seat (middle, of course) on your way home for the holidays and you have one day to shop once you're off the plane...What do you do? Visa Gift cards are ideal presents because they let recipients buy what they want, when they want, wherever Visa debit cards are accepted. Those on your list will enjoy the security Visa's Zero Liability policy gives them that protects recipients from unauthorized purchases if the gift card is lost or stolen—a level of security not afforded by cash, gift certificates or other gift cards. For more reasons to make the Visa Gift card your card for the holidays, visit www.visa.com/CSO.