

# BUDGET STRETCHING IDEAS TIPS TO HELP YOU

## Gift-Giving Tips That Pay Off Big For Small Pocketbooks

(NAPSA)—According to retail tracker The NPD Group's holiday spending survey, consumers don't have plans to spend big this season. Only 12 percent of holiday shoppers say they plan on spending more this year than last, and 69 percent will spend the same amount as they did the previous year.

But being on a budget doesn't mean skimping on great gifts. Here are some budget friendly tips for harried holiday shoppers to help make everybody's season merry.

- **Set Your Budget:** Experts say the best way to avoid overspending is to set the total amount you plan to spend *before* shopping. Keep checkbook-type records with you while shopping to keep track of your spending.

- **Buy gifts that serve multiple purposes:** Gifts that have more than one function, such as the 4-in-1 Leapster™ Multimedia Learning System, are a great value because they alleviate the need to buy multiple gifts for one child. The handheld device serves as an educational game player, electronic book reader, digital art studio and interactive video player all-in one.

- **Invest in gifts that keep on giving:** Consider gifts like a monthly book club or magazine subscriptions for adults. You may also want to invest in a family membership to a local museum or an online gift certificate that allows the gift receivers to spend as they choose.

- **Spend wisely on gifts that are proven popular:** Trends



**The Leapster system helps parents stick to a budget this holiday while giving kids everything they want.**

come and go every year, but staple gifts, such as music, clothing, jewelry and consumer electronics, are proven favorites among parents and children. And with that type of approval rating, there's a high chance the loved ones on your gift list will appreciate the thought.

- **Shop early—avoid the rush and take advantage of price markdowns:** This tip is given year after year, yet shoppers still wait until the 11th hour to buy gifts. Make this year the exception. Get out there early to take advantage of inventory and bargains, and relax as other last minute shoppers head to the mall.