

Holiday Hints

Greeting The Season With Savings

(NAPSA)—If your holiday shopping list has expanded but not your wallet, don't panic. With some smart shopping and proper preparation, you can ring in the holidays without draining your finances.

Here are 12 simple tips to help save you time and money.

1. Don't just compare products; compare stores—Shop discount and closeout stores for the best deals on brand name products.

2. The earlier the better—Many retailers deck their halls early, so start now to find the best deals and the largest selection.

3. Make a list and check it twice—Preparation cuts down on impulse buying, so know how much you plan to spend on each recipient before you begin shopping.

4. Pay in cash—Use cash whenever possible to avoid interest charges on credit cards which can negate the cost savings of a great deal.

5. You don't have to spend a lot to make your gifts look like a million bucks—Look for deals on gift tins, gift bags, ribbons and bows to give inexpensive presents a more elegant look.

6. Make gifts yourself—Affordable, homemade gifts showcase your creative talents. Making wreaths or festive centerpieces can be a fun family project and the gifts your family makes will be appreciated for years to come.

7. Clip coupons and check circulars—Be on the lookout for early bird specials and last minute deals.



8. Give them a gift card—Giving a gift card eliminates the guesswork and ensures you won't go over your budget.

9. Schedule time to shop—Stressed shoppers tend to spend more and make more impulse purchases, so allow adequate time to shop.

10. Invest in containers—Make sure your holiday decorations stay in perfect condition for next year by storing them in tough, sealable, plastic containers.

11. It's never too early to think about next year—Leave room in your budget to take advantage of the post-holiday deals on decorations, gift-wrap, and other holiday items.

12. Save your receipts—Sometimes merchandise is marked down and many stores will credit you the difference if you bring in your receipts.

You can find first-quality brand name products at 20 to 40 percent below discount retailers at closeout retailers such as Big Lots. Throughout the holiday season and year-round, the stores offer tremendous savings on a variety of decorations and home goods. To find one nearby, visit www.biglots.com.