

Make The Most Of Your Holidays: Quick Tips To Save Money In Minutes

(NAPSA)—With holidays quickly approaching, it's never too late to think about creative ways to save money. By pinching some pennies now, rather than after the holidays, you can start 2003 off on the right foot. The following five tips show you how to save some money this holiday season.

- **Price Comparisons**—One of the main skills every penny pincher knows is how to use the Sunday circulars. Most stores will match a competitor's prices, and to find out if your favorite stores do so, simply call the customer service department and ask. If you find the store you're heading to beats competitor's prices and you've found a lower price in a circular, take the circular to the store to get the lower price. This saves more than just dollars; you also save time and gasoline by not visiting several stores to shop the sales.

- **Savings Links**—Online shopping is not only easy but it can save valuable time and money. For example, shoppers can now receive significant savings during this holiday season at their favorite dining spots, recreational venues, hotels and other merchants as part of an alliance between MasterCard International and the makers of the Entertainment® book—the world's leading coupon book and savings membership. By accessing www.mastercard.com, shoppers can choose from a selection of hundreds of coupons, with savings of up to 50 percent off at local area merchants. Hundreds of restaurants across the U.S. are featured and most offer buy-one-get-one-free choice of entrées.

Other savings offers include: a wide variety of discount coupons for health club memberships, comedy clubs, concerts, sporting events, theater tickets, and more; a host of savings offers for services including prescriptions, car services, haircuts, etc. and significant discounts off of room rates at dozens of hotels across the country.

Cardholders can enjoy the savings by registering for special offers at www.mastercard.com. After registering, they will have full access to Entertainment Local ConnectionsSM, which allows them to print up to 25 coupons from



selected merchants in their hometowns or other cities where they may be traveling. Additionally, registered cardholders have the opportunity to take advantage of savings from a wide variety of national retail partners. With the little bit of time it takes to sign up online, MasterCard can save you a bundle.

- **Online Prices**—When trying to save money while giving gifts, it's important to do research online for the higher-priced items. Sometimes your favorite store or catalog will have a cheaper online price than what is offered in the store. And similar to price comparisons, if you take the online pricing with you to the store, many stores will honor that price. If not, order the item online. Admittedly, this takes a little more planning, which can be difficult during the holiday season, but if you do your research it can really pay off.

- **Ask for substitutions and rainchecks.** Because there are so many more shoppers in the stores and malls during this time of year, it is common to have items out of stock. Don't let that convince you to buy a higher-priced item you don't need. Instead, check with the store, because many will substitute items of equal or greater value on out-of-stock sale items. However, if the store won't substitute for an out-of-stock sale item, be sure to ask for a raincheck. This is great for the person on the go, because a raincheck extends the life of the sale and gives you more time to figure out how to save those dollars.

These are just a few examples of how a couple of minutes spent planning can help you make your money go further this holiday season, and those pennies can really add up.