

Smart Holiday Spending

(NAPSA)—You're less likely to hit a post-holiday bill blizzard if you arm yourself with some smart shopping strategies.

Set a Budget and Stick to It: Before you head to the checkout lane with a sleigh full of goodies, prepare a budget and stick with it. Assign a dollar amount to each person and if it's not on your list, don't buy it.

Don't Be an Eleventh-Hour Shopper: Give yourself plenty of time for gift getting so you don't find yourself scrambling at the last minute when impulsive buying can be expensive. Use the Web to do some research.

Use Your Credit Wisely: Make sure you can pay off those gifts within three months after the holidays. If not, resist the temptation. You can use AOL's Bill Pay service to set up spending limits on your credit cards. It e-mails you when you go over your allotment.

Comparison Shop: You can shave some holiday green off your budget by finding the best price before you purchase.

Be a Creative Gift Giver: Some of the best gifts come without a price tag. Whether it's freshly baked cookies, a hand-knit hat or a coupon good for baby-sitting, a homemade gift costs little but means a lot. Sending e-cards saves stamps and time.

Open a Christmas Club Account: Over time you can accumulate a holiday shopping fund that doesn't depend on credit cards or your savings account.

Consider Shopping Online: With doorstep-delivery convenience, online shopping is quick,



Smart planning can save you from running up huge debts at the holidays.

convenient and easy. Some sites offer free shipping and even free gift wrapping. Only shop with merchants you trust.

Play it Safe: Destroy carbon copies of receipts that include your credit and debit card numbers. Use only one or two credit cards to help you keep track of spending. If you shop online, never give your credit card information or password to unauthorized persons contacting you via e-mail or instant message. These requests are probably fraudulent. AOL's Bill Pay service can provide an early warning system with an authenticated e-mail "Money Alert" when a large transaction is made on a credit card or spending limits are breached.

These tips come from AOL Money Coach Jean Chatzky. Editor-at-large for "Money Magazine" and a featured columnist in USA Weekend and "Time" magazine, she's also financial editor of NBC's "Today" and the author of several books, including "Pay It Down! From Debt to Wealth on \$10 a Day." For more information, visit AOL Keyword: Money Coach or Jean Chatzky.