

# Holiday Hints

## Smart Spending During the Holiday Season



(NAPSA)—Booking travel arrangements, shopping for last-minute gifts and decorating the home make the holiday season a busy time of year. Fortunately, there are a number of payment options with benefits that can help reduce stress during the holidays. Following are a few simple things to keep in mind when spending your hard-earned money this holiday season.

**Select the Right Method of Payment.** Before setting out for the mall or shopping online, establish a budget for holiday spending and carefully consider available payment options. Pre-paid cards allow you to pay before you shop, helping you stick to a predetermined budget. Debit cards eliminate the need to carry large sums of cash by allowing you to deduct funds directly from your checking account. Credit cards allow you to pay for goods or services at a later date, which can be helpful if you've budgeted in advance for future expenses. No matter which option you choose, stay within your allocated budget.

**Rest Assured with Purchase Assurance.** While it can be enjoyable shopping for those you love, it can turn unpleasant fast if something you bought is damaged or stolen. Be sure to check with your card provider as some offer insurance coverage if something you bought is damaged or stolen within 90 days of purchase.

**Look for Added Perks.** Many credit card companies offer cardholders the opportunity to earn spe-

cial rebates and rewards—from frequent flyer miles to gasoline rebates. In addition, some run special promotions, which give consumers the chance to win prizes simply by using their card. For example, consumers who use any MasterCard at Shell gasoline stations now through Dec. 31, 2004, will be automatically entered into a sweepstakes for a chance to win one of 35 2005 Chrysler Crossfires and \$1,000 worth of Shell V-Power premium gasoline. For official rules and eligibility, visit [www.winwithshell.com](http://www.winwithshell.com).

**Maintain Your Security.** To help protect account information, some credit card companies offer credit protection benefits to cardholders, such as requiring online shoppers to enter verification security codes before purchases are completed. In the event a credit card is lost or stolen, it should be immediately reported to the issuing bank to prevent authorization of future purchases. Also, many cardholders are protected by zero liability for any fraudulent transactions.

**Consider Your Holiday Travel Plans.** To help alleviate some of the stress associated with holiday travel, take into consideration how you book and pay for travel arrangements. For example, some credit card companies offer insurance on rental cars that are leased with a credit card, preventing you from having to pay for additional coverage. Others offer travel assistance to consumers who purchase airline tickets, including insurance pro-

tection and emergency medical assistance.

“Consider your payment options wisely this holiday to help manage spending and take advantage of extra benefits,” said John Hunter, senior vice president of Citi Cards. “As an example, Shell MasterCard cardholders earn their usual 5 percent gasoline rebate while relying on the card’s protection and security features. But they’ll also be entered for a chance to win a new car and \$1,000 worth of Shell V-Power gasoline every time they make a purchase at Shell this holiday season.”

The holiday season can be stressful, so take advantage of seasonal perks. And most importantly, no matter what your payment option, make sure to stay within your allocated budget.

*The MasterCard Sweepstakes at Shell starts Oct. 1 and ends Dec. 31, 2004, and is void in Md., N.J., Va., Puerto Rico and where prohibited. No purchase is necessary. For Official Rules and complete details, visit [www.winwithshell.com](http://www.winwithshell.com) or send a self-addressed, stamped envelope to: MasterCard Sweepstakes at Shell Rules, P.O. Box 13106, Bridgeport, CT 06673-3106. PIN-based and international transactions are not eligible. Restrictions do apply. Exact vehicle make and model awarded subject to change at Sponsor’s discretion. Shell V-Power gasoline to be awarded in the form of 10, \$100 Shell V-Power Gift Cards.*