

# Holiday Hints

## Taking The Stress Out Of Holiday Shopping

(NAPSA)—Want to wrap up your holiday shopping faster and easier this year? A recent Visa U.S.A. survey found that nearly half (48 percent) of women feel the holiday season is an especially stressful time of year—and the added stress of leaving shopping until the last minute can keep people from enjoying the holiday spirit.

The Women's Institute for Financial Education, which is working with Visa to educate consumers on how to plan and budget for the holiday season, offers these tips to help make the season more relaxing:

- Don't get the blues over green—Much of the stress people feel around the holidays can be attributed to money. Set a budget and remember to include hidden costs. Be sure to document all your expenses including wrapping paper, gas, cards, food and unplanned gifts. Using payment options, like debit cards, can help you track expenditures and stay within budget.

- Go surfing—Shopping online can save you time driving, standing in line at the store or waiting at the post office to ship a gift. Plus, some Web sites offer free holiday shipping.

- Organization is a gift—Try to keep everything in one place. Rather than sticking Post-it notes all over the refrigerator, try using a free online holiday budgeting and organizational tool at [www.organizeyourholiday.com](http://www.organizeyourholiday.com). The site developed by Visa and the Women's Institute for



### **Creating a budget can help shoppers save time and money.**

Financial Education, contains a downloadable personal budget, holiday spending tips, gift lists and links to shopping Web sites. It can help make the holidays seem less hectic.

- What a card—Giving people gift cards can take some of the stress out of the holidays—for both you and yours. Visa now offers a gift card that allows recipients to shop anywhere that Visa is accepted—even online. That means less guesswork for you, and fewer unwanted gifts for the receiver to return. Visa Gift card information can be found at [visa.com](http://visa.com).

- Work the clock—Budget your time as you would your money. When you have five holiday parties to attend, gifts to wrap and cooking to do, chances are you won't set aside time for your family and yourself. Decide what nights will be reserved for you and your loved ones and stick to your plan.