

Holiday Hints

Ten Tips To Help You Save Holiday Green ㊟

(NAPSA)—This holiday shopping season, there could be good news for those Americans who hold the estimated 1.8 billion memberships in customer rewards programs.

Redeeming points and miles earned in loyalty reward programs saves money and lets you take advantage of early discounts, get a better selection and avoid the last-minute crowds.

Just in time for the 2010 holiday shopping season, North American loyalty-marketing expert LoyaltyOne offers the following 10 tips for saving money on gifts and entertainment this year.

1. One-stop shop: To maximize rewards earning, consolidate holiday shopping to one retailer with a great rewards program.

2. Double dip to accumulate points: Use a rewards credit card at merchants that also have their own loyalty programs.

3. Combat high travel expenses: Frequent-flier miles are an excellent way to bring the family together without breaking the bank.

4. Remember, reward points can be unexpected gifts: You can use this secret stash instead of cash to buy gifts. Research by COLLOQUY magazine found some loyalty program participants report zero redemptions over the course of a year, suggesting that people have points sitting in accounts ready to be redeemed.

5. Get in the spirit of giving: Many rewards programs let you use

points as gifts to pro-environmental causes and as donations to other charitable organizations.

6. See about side benefits: Take advantage of a rewards program's side benefits, such as members-only extended shopping hours and reduced shipping costs.

7. Have a not-so-silent night: Treat the family to a night on the town. Many rewards programs offer great entertainment options, such as concerts and plays, for redemption.

8. Open a store credit card: They often have a great rewards program that will provide instant savings and extra perks for your holiday season. Then there's that card you opened and forgot about. Take it back out of the drawer; there may be some unused points you can redeem for a great stocking stuffer.

9. Be aware that time is money: Save them both. Many retailers let you earn no matter how you shop. These multifaceted programs give points not only for in-store purchases but for time-saving shopping methods, such as catalogs and online stores.

10. Treat yourself: Use points to select that "from me, to me" gift, such as spa packages or a new set of golf clubs. You won't be alone. LoyaltyOne reports that COLLOQUY research found nine out of 10 U.S. redeemers reported themselves as the primary benefi-