

Did You Know?

Here are a few ideas to keep holiday debt under control:

- **Put an end** to buying presents for those whom you question year after year whether you should buy something. Talk to those people in advance and agree to get together and do something you both like and save money and stress.
- **Find alternatives to purchasing gifts** like homemade foods, coupons for services like babysitting or car wash, pre-addressed and stamped envelopes so an older person can easily keep in touch, a family photo or a tax-deductible contribution to a charity are all thoughtful gifts sure to be appreciated.
- **Make a budget and stick to it.** This will help you avoid the temptations and frustrations of last-minute impulse buying.
- **Look for good gifts that are also good buys.** Learn about the features and options available on a particular product, especially expensive items such as cameras, video equipment, sporting goods, stereos and computers. Get specific product numbers before you shop around so you're not comparing apples to oranges.
- **Know the store's return policies before you buy.** Hold onto your receipt and get a refund policy document for your records.
- **Avoid buying unnecessary warranties.** Many consumer products come with warranties, especially audio-video equipment and appliances. It may be worth the price to buy a more expensive model if it comes with an excellent performance guarantee.