Holiday Shopping

How To Have A Stress-Free Shopping Experience

(NAPSA)—When shopping for holiday gifts, why not give yourself a present—a relaxed, stress-free trip to the stores? Consider these helpful hints:

• Take several breaks throughout your day. Keep yourself hydrated while you are shopping by visiting a restaurant or coffee house. This is a good time to check off gifts on your list that you have already purchased.

• Map out the mall before you start. This will save you time.

• Make a list of all the people you need to shop for. Try to list the gifts you would like to purchase as well.

• Do not carry large amounts of cash. Instead use your credit card, debit card, smart card or gift card. Cash can be lost and impossible to replace. Using your payment cards allows for both convenience and increased security.

• Create a budget and keep track of all your expenditures. Many Visa issuing banks offer cardholders the opportunity to track their expenses online, which can help shoppers keep track of the money they have already spent and ensure they are staying on budget.

• Shop online. For those shoppers who want to save time, or prefer to shop after the stores are closed, shopping in the comfort of your home is a great solution. When you shop online with your Visa card, for example, you are protected

By planning out your trip to the mall, you can save time and shop more efficiently.

against unauthorized purchases.

• Look for special promotions, such as the Visa Magic Moments program. More than 18,000 Visa customers won during the last Visa Magic Moments promotion. For complete details, go to www.visa.com/magicmoments.

• Give people gift cards. By choosing to give a gift card, you can let the recipients decide the exact item they would like to purchase, therefore reducing the number of items that need to be returned.

• Utilize gift-wrapping centers at malls, many of which benefit a charity. By using this service, not only can you save time, but contribute to the holiday joy of others during this season.