

# HOLIDAY HINTS

## Five Easy Tips To Help The Pocketbook

(NAPSA)—Consumers spent an average of \$850 last year on gifts during the holiday season, according to a survey by Deloitte and Touche. To help keep your pocketbook in check this year, Springboard, a non-profit consumer credit counseling organization, offers five easy tips:



**A little creativity can go a long way in saving money this holiday season.**

- **Set a budget**—Decide in advance how much you can afford. If you have to use a credit card, set a limit and log each purchase.

- **Make a list and stick to it**—Write down everyone you plan to shop for and how much you want to spend on each person. By doing this, you help alleviate impulse buying.

- **Watch for sales**—Scan the newspaper for sales and pay attention to when items you would like to buy go on sale. Many stores have sales as the holidays approach, so look for coupons, ads and sale information.

- **Shop smart**—Research the best place to buy the items that you need. Most discount retailers carry the same products as department stores.

- **Be creative, yet frugal**—If you have an artistic talent, make something. A photograph in a decorated frame or a collage can mean more to the person than a tie or a CD.

“By establishing a budget and doing some smart shopping, consumers won’t faint when they see their bank balance or their credit card statement,” said Dianne Wilkman, president and CEO of Springboard. “You don’t want the debt to outlast the gift.”

For more information, contact Springboard at 1-800-WISE-PLAN or [www.credit.org](http://www.credit.org).