

Breathe-Easy Gift-Giving & Shopping

Prioritized Tips

1. Pray over your purchases and ideas. Ask the Lord for creative ideas.
2. Don't go into debt.
3. If married, agree with spouse. Settle buying early.
4. I personally believe in giving my best to the Lord (time, service, etc.) first before figuring out other Christmas gifts.
5. Support stores that give back to charity. Find out early who does this and ask if you can have your account's giving assigned to specific charity.
6. Security: Transfer spending money to a Prepaid Cash Credit card and use this card for spending. One recent security interview said that this was the safest device available. When Credit Cards are compromised or stolen, theft can never go over the amount you have on this card.
 - a. You will stay within budget.
 - b. Remember, prepaid cards do not have finance charges or minimum payments since the balance is withdrawn from the deposit.

Practical Tips

1. Plan ahead. (We shop once a year. But, we are always looking for next year's gifts on a special.)
2. Use lists. Use any of the tools you're receiving today to be organized.
3. Stay away from emotional buying. (I don't even go near it.)
4. Use garage sales.
5. Use coupons & coupon codes.
6. Get a good night's rest before shopping. Bring along a positive attitude.
7. Watch your sales. It used to be that shopping after Christmas gave you better pricing than before. In the last couple of years, the retailers have been wanting their money earlier each year in the buying cycle. Last year, a lot of the best deals were in November.
 - a. If your purchased items goes on sale after you bought and it's within two weeks, go back and talk to the retailer and asked for the reduced price. They'll usually honor it.
8. Online Purchases:
 - a. I like online shopping. I can have wal-mart, home-depot, sears, and the obscure site all up at once and I very competitive in pricing.
 - b. Remember that if you use online out-of-state state, there's no tax.
 - c. Look for free shipping.
 - d. Keep all receipts.
 - e. Make sure that you can return. But, you'll be charged a restocking fee.
 - f. Use chat to find discounts and specials.
 - g. Ship direct instead of gift-wrapping.
9. Onsite Purchases:
 - a. If you're buying in person, have a game plan. Go in teams to take advantage of the sales all starting at mid-night. Map out the stores early.
 - b. Bring only the essentials, including a waist pack & calculator.
 - c. Layer light clothing so you don't have to worry about carrying heavy coats.
 - d. Tuck receipts all in the same place.
 - e. Don't buy things that you won't use just because it's a good deal.
 - f. Leave assembly to the experts.
 - g. Request free gift wrapping. Ask at each store.
 - h. Buy all of your gift wrapping for next year immediately after Christmas.
10. Final notes:
 - a. Reward yourself while wrapping. Make it an enjoyable time. Watch a movie, light the tree, and have an extra cup of cocoa.