



Your Guilt-Free Guide to Holiday Shopping

Five practical tips to ensure your holiday giving stays within budget

Go overboard on your holiday spending last year and the year before? Break the cycle with an easy-to-follow game plan that'll help you experience the joy of giving—without the side of regret.



1. Trim your gift list

Cross casual acquaintances off your holiday gift list and focus your giving on immediate family members and your closest friends. This puts more attention, time and money into presents for your dearest loved ones without setting back your financial plans.



2. Determine a comfortable spending limit

Financial advisors recommend allocating no more than 1.5 percent of your annual salary to holiday-related expenses. Subtract your estimated food, travel and entertainment purchases from that number to get your gift-giving budget. Divide that amount by the total number of people on your gift list to get your maximum, per-person price limit.



3. Think personalization

Thoughtful gifts, like a framed photo of a special shared experience, can create more lasting memories than expensive ones. If someone outside your gift list offers you a present, simply return the thought with a heartfelt thank-you card or a homemade treat.



4. Do your research

Before you commit to a purchase, research the product online. Check out cost-comparison sites like PriceGrabber.com to search for the retailer with the lowest price and find comparable gift alternatives, in case your first choice isn't available.



5. Take advantage of genuine discounts

Not all discounts are created equal. Some retailers inflate prices, then mark down products to resemble a sale—so make sure each price cut checks out. Free online shipping and percentages off your entire bill usually point to real savings.

