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Savvy shopper

Beat the high cost of giving

10 ways to shop smart for the holidays

Kara G. Morrison / The Detroit News

The holidays are stressful enough without wondering how you'll pay those January credit card bills.

Shopping smarter can help ease that stress. Here are 10 quick and painless ways to cut your holiday spending on gifts.

1. Pen the list.

Santa makes one for a reason. Planning is the No. 1 way to save time and money. It helps quash impulse buys and lets you focus on finding meaningful gifts in your price range (which you can only determine by adding up the names on the list). Just jotting a couple of Aunt Ali's hobbies by her name will help you when you're standing stunned in a store aisle. Web sites such as Gifts.com can also help you brainstorm for ideas.

2. Comparison shop online.

Several Web sites let you search for the best available price on popular items or brands before you head to the strip mall. Shopzilla.com is one such resource. Shoplocal.com also lets you search a database of local newspaper advertisements and weekly store circulars in one easy spot. For example, at Shoplocal.com we found out the popular Kid-Tough camera by Fisher-Price on sale at Target for \$56.99. However, several stores were already sold out of the hot toy this week. (If it's a high-demand gift, make sure to call the store before making the trip.)

3. Use high-tech coupons

Web sites such as Fabulous Savings.com and Coupons.com are making it easier to save on your favorite products and brands with coupons you can print out at home. A new site, Fabu.com, acts as a type of discount portal, offering online shoppers additional savings at major retail Web sites such as Toysrus.com. "All we are is a bridge," explains creator Michael Yack of Toronto. "We don't want shoppers' information. All we want is people to come and have a good experience and save money." Orders at Toysrus.com, Target.com and dozens of other retail sites are 10 percent off or more when you link to them through Fabu.

4. Be picky.

Author Kate Newlin's mantra is "buy better and buy less." Newlin, a New Yorker who wrote "Shoppportunity: How to be a Retail Revolutionary" (Collins, \$23.95), is adamant that we stop the madness of buying masses of cheap junk just because we can. Each gift should be thought-out and special -- and that doesn't always mean expensive. One of Newlin's annual favorites is a \$10 engravable Pottery Barn Christmas ornament that holds a photo. It's a gift that will only become more special to its recipient over the years, she says, rather than ending up in a landfill.

5. Seek store incentives.

If you have a favorite store, sign up on the mailing list (snail or e-mail) for coupons and special deals. You can also sign up for a store credit card, which often comes with numerous coupons and incentives to ensure you'll hike up the card balance. Don't even consider doing this unless you pay off the card immediately when the bill arrives. One \$25 late fee or 25 percent interest charge will cancel any prior savings.

6. Set gift-giving rules.

Thanksgiving is the perfect time to start a family pact. Agreeing to draw names for gifts and setting price limits is always a great way to cut spending. If you'd rather not ponder the perfect gift for great uncle Steve, propose a fun gift exchange game: Everyone brings a wrapped gift and draws a number. In that order, each participant gets to pick either a wrapped gift or an opened gift someone else is holding.

7. Seek full-service stores.

Shop at your favorite boutique, or even a department store such as Von Maur, that offers free gift wrap and other extras. Von Maur, located in Ann Arbor and Livonia, will even ship packages for free after they wrap them. If you're paying a tad more for the gift, you'll still save time and money in the long run for the extra service and peace of mind.

8. Card 'em.

Once thought to be impersonal, gift cards are catching on for their practicality and convenience. According to Shopzilla.com, 68 percent of all online shoppers this year plan to buy gift cards, up from 50 percent last year. How do gift cards save money? Figure in the time you'll spend hunting for the perfect gift, add the cost of wrapping paper and a holiday card (easily \$5), plus the cost of shipping (the U.S. Post Office's flat rate for a Priority Mail package is \$8.10) and you get the idea. Purchasing an iTunes, Starbucks or Target gift card (or even a gift card for a favorite restaurant) and mailing it you're your Christmas letter can be a frugal plan.

9. DIY to your heart's content

Homemade is cool again. Now that it seems everything is plastic, made in factories overseas and sold via big box stores in strip malls, good old-fashioned "do-it yourself" homemade cookies, knit scarves and even jewelry can be a real treat. Just limit your DIY projects to things you're good at, then knock yourself out.

10. DDI: Do dinner instead. Rather than hunting for the right knickknacks, tell your girl-

friends you'd rather meet for dinner, drinks or a spa date. The memories will last longer than any bubble bath or trinket you might exchange. But if you must exchange something, propose donating to a charity in a friend's name or swapping your favorite books.

You can reach Kara Morrison at (313) 222-2021 or kmorrison @detnews.com.

Win a book

Need more sensible shopping

tips? Here's how you can win a copy

of "Shoppportunity: How to be a Retail Revolutionary" by Kate Newlin (Collins, \$23.95). Send a card (postmarked by Nov. 24) to Kara Morrison/Savvy Shopper at The Detroit News, 615 W.

Lafayette Blvd., Detroit, MI 48226. Please include your name, age,

address and phone number
and explain in a few
sentences why you
want the book.

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