



Holiday **GIFT GUIDE** *2024*

Great gifts for film fans

METRO CREATIVE CONNECTION

Individuals' hobbies can provide inspiration for gifts, particularly during the holiday season when shoppers have a lot of names on their lists.

Shoppers are bound to have a movie buff in their midst. These gift ideas can be fitting whether the recipient is a budding director, cinematographer, actor, or simply enjoys the magic of the movies.

PERSONALIZED MOVIE MARQUIS POSTER

Who doesn't want to see their name in lights? While it may not be possible to have the local theater change their marquis, shoppers can simulate it with a customizable poster that puts their loved one's name front and center as part of the cast of a favorite film.

GOURMET POPCORN COLLECTION

Film fans know that having the right food while watching a movie makes the experience that much better. Elevate the viewing experience with an array of specially curated gourmet popcorn flavors.

Don't forget to include reusable popcorn tubs or cups so the snacks can keep coming.

COUCH (OR CHAIR) ORGANIZATIONAL SYSTEM

These products help keep everything necessary for a movie-watching experience within reach. There are spots for remote controls, cupholders, places to stash a box of candy, and other dividers.

RETRO MOVIE TAPE PHOTO

Search Etsy for sellers like TheOrigamiFox, who create personalized prints. Like the movie marquis, this print can include a stack of now defunct VHS tapes featuring the recipient's favorite movie titles.

SUBSCRIPTION TO A STREAMING SERVICE

Movies have gone beyond the big screen. Some studios release their films for home viewing shortly after they've left theaters. An array of streaming service subscriptions means viewers never miss out on seeing their favorite films. Shoppers can pay for a one-year subscription to a streaming service or upgrade an existing subscription to a no-ads model.

TICKET STUB SCRAPBOOK

Give movie buffs a place to store their much-loved movie stubs and additional memorabilia all in one place with the gift of a scrapbook.

PORTABLE PROJECTOR

An easy-to-use and portable projector can plug into phones, laptops, tablets, or even traditional cable boxes to offer a big screen boost to at-home movie viewing.



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BEHIND-THE-SCENES INFORMATION

Many books delve into topics that are bound to pique the interest of film fans.

These may include autobiographies from actors and directors, a look at how certain movies were made, trivia books, or photography books

that provide a behind-the-scenes look at what goes on when the camera isn't rolling. Movie fans will be applauding these gifts that indulge their love of film.

Go 'mutts' for these pet gifts

METRO CREATIVE CONNECTION

Pet parents try to ensure their companion animals never want for anything. People will go to great lengths to pamper their pets with the best care, food and accessories. According to the American Pet Products Association, consumers in the United States spent \$147 billion on pets in 2023. And it's not just the essentials that have people opening up their wallets for pets. A 2022 YouGov survey found that 57 percent of owners buy holiday gifts for their pets and 40 percent host birthday celebrations.

With the holiday season on the horizon, there's a good

chance that beloved pets are on gift lists this year, particularly for Gen Z pet owners. A study of 1,000 U.S. adults conducted by Talker Research for Newsweek found that Gen Z spends an average of \$148.50 on their pets each month, the highest of all surveyed. For those shopping for gifts their pets will enjoy, these options could have tails wagging.

TREAT DISPENSER

It isn't possible to be home with their pets all of the time. A dispenser that can be programmed to offer treats at certain intervals or connected to an app that enables a person to release one at the push of a button can be a nice gift to surprise stay-at-home pets.

PUZZLE TOY

Pets need to keep their brains working; otherwise, they may get bored and into trouble. A puzzle toy that has treats or kibble hidden behind panels helps pets remain mentally sharp.

PET BOOTIES

When the weather gets chilly, walking dogs outdoors on the ice and snow can be painful on their paws. A pair of booties can protect the delicate pads of pets' feet from ice melt products, snow and sharp objects.

NEW BED

Upgrade a pet's bed to something even more lush and comfortable. A fleece blanket and a dedicated pet

pillow can help pets feel even more pampered.

SAFETY BELT

Guarantee that trips in the car to the dog park or other excursions are safer by gifting a safety pet harness that works like a seatbelt in a

vehicle.

GROOMING PACKAGE

Everyone wins when a pet is washed, dried and primed to perfection. Professional groomers have the skills to tame excess fur and trim nails so pets smell wonderful

and remain comfortable.

NEW TOYS

Whether a pet is a parakeet or poodle, gifts of new toys can be engaging for animals who have grown bored with their old ones.

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Build your gift list for DIY enthusiasts

METRO CREATIVE CONNECTION

Rising prices have pushed people to look for new ways to save money. The do-it-yourself approach to home repairs has long been seen

as a potential avenue to save money, and holiday shoppers can consider DIY when shopping for loved ones this year.

A recent survey by the remodeling company Allstar Home reported that 70

percent of Americans have recently engaged in DIY home improvement projects. Similarly, a new Ipsos poll conducted on behalf of the DIY Network found that 73 percent of Canadian home-

owners have done a renovation project themselves in the past. With so many homeowners tackling projects around the home on their own, DIY-related products may be just what's needed

to hammer down the perfect gift. The following are some potential home improvement presents for DIY enthusiasts.

- **Magnetic wristband:** Keeping items close at hand takes on new meaning when one utilizes a magnetic wristband. The BinyaTools Magnetic Wristband is just one of the versions of this handy tool that's ideal for wrangling screws, nails, washers, and any other ferrous items. It's also a great option for crafters and jewelry makers.

- **Painting essentials kit:** Painting is an easy and effective way to transform a room. For those DIYers who have yet to compile all of their painting gear, local home improvement retailers often package kits that include a dropcloth, assorted roller sizes, brushes, a paint tray, and even painter's tape to get started on projects.

- **Rolling work bench:** People serious about projects will need a place to store all the tools they have collected. A rolling work bench, such as the Gladiator nine-drawer work bench, has drawers to store tools and a wooden top on which smaller tasks can be tackled. Roll it where needed.

- **Hearing protection:** Drills, sanders and other power

tools can be noisy. DIYers will want to protect their hearing, and a set of workshop earmuffs can be a thoughtful gift. Some, like the 3M WorkTunes headphones, even come with Bluetooth technology to offer both hearing protection and the ability to listen to tunes while working.

- **Headlamp:** DIYers need both hands to tackle jobs effectively, which can make holding a flashlight to illuminate the area challenging. Hands-free lighting is possible with an LED headlamp. The light is easily focused where the user is looking.

- **Laser measuring tape:** A smart measuring tape utilizes a laser to increase measuring size, calculate distances and ensure that every home improvement project lines up.

- **Sawhorse:** DIYers working on large projects can benefit from an adjustable saw horse to support materials and ensure safer cuts. The ToughBuilt C700 is an option to consider since it has support pegs that fold out of the legs to allow for greater ease of use.

The list of gifts for DIYers is endless. Tools and additional gear can help people nail holiday shopping this year.



The do-it-yourself approach to home repairs has long been seen as a potential avenue to save money, and holiday shoppers can consider DIY when shopping for loved ones this year.

What to get the sports fanatic on your holiday shopping list

METRO CREATIVE CONNECTION

Diehard sports fans are a passionate lot. That passion is something to keep in mind come the holiday season, when shoppers typically must find the right fit for everyone on their list. Such an undertaking is no small task, as veteran shoppers know that the right gift for one person on their list rarely aligns with the perfect fit for another loved one. But when it comes to finding gifts for sports fans, the options are endless.

GEAR

Some sports fans are spectators, while others can't wait to compete. Some new gear can be just what fans in the latter group are hoping to find under the tree this holiday season. Avid golfers may love a new driver or golf bag, while loved ones who can't wait for softball season to start each spring may consider a new bat the best gift they receive this holiday season. Whatever sport sparks your favorite athlete's passion, there's sure to be some gear that can help them take their game to the next level.

TICKETS

Perhaps nothing sparks sports fans' passion more strongly than seeing their favorite team in person,

and that's even more true in a post-pandemic sports landscape. Popular sports like football, baseball and basketball have traditionally sold lots of tickets, but even sports like college volleyball and Major League Soccer have set attendance records since fans were allowed to return to stadiums after the removal of pandemic-related restrictions. The demand for tickets to live sporting events has spiked as a result, and Team Marketing Report noted National Football League tickets increased by nearly 9 percent in 2023 and Major League Baseball tickets increased by 3.5 percent in that same year. Such increases have priced some fans out of the market, which is why tickets can make for such a great gift this holiday season. The gift of attending a game in person is something a loved one won't soon forget.

APPAREL

Proud sports fans want to show their true colors, and nothing makes it easier to do so than team apparel. According to Statista, the global sports apparel market generated roughly \$213 billion USD in revenue in 2023. A jersey with the name and number of a loved one's favorite player can make for



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the ultimate apparel gift, but don't overlook T-shirts, hats, outerwear, or other options this holiday season.

TELEVISION

The popularity of watching sports is undeniable and the proof is in the financial pudding. For example, Statista

reports the annual value of the NFL's deal with ABC/ESPN/Disney to broadcast "Monday Night Football" was approximately \$2.7 billion in 2023. That figure underscores how much fans love watching their favorite teams, and they need somewhere to do so. There may be no quicker

route to a sports fan's heart than through a new television to make the viewing experience that much better. The prices on 4K UHD televisions have dropped considerably in recent years, so a new TV can make the perfect gift for the sports fan in your life. Split the cost with fellow loved

ones and then enjoy watching your favorite sports fan react upon seeing his or her new television under the tree.

These are just a few of the many gifts to consider for the diehard sports fan on your shopping list this holiday season.

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METRO CREATIVE CONNECTION

Gifts exchanged during the holiday season do not have to have deep meaning. Among friends and coworkers, a type of gift exchange called a white elephant can add some more lighthearted fun to an already festive season.

A white elephant gift exchange involves participants selecting humorous, quirky, unusual, or themed gifts to swap with others. The wrapped gifts will be placed in a central location with no information indicating what's within the wrapping, nor who brought the actual gift. The rules of exchange vary depending on who you ask, but can include drawing numbers to pick the order in which participants will select their gifts. Some play where the first person opens the gift and then subsequent participants can opt for a wrapped gift or "steal" from the previously opened options.

Organizing this gift exchange is relatively easy, but involves picking a person to act as an emcee of sorts. That person will need to handle the following tasks:

- Establish a spending limit for the white elephant gifts. Some white elephant exchanges also define which gifts are appropriate and which should be avoided.
- Select an exchange date and time. This will involve having someone host at their home, a place of business for a work exchange, or even meeting at a restaurant or another establishment for a fun evening out.
- Invite participants to the exchange by explaining the rules and the expected amount of the contribution.



Among friends and coworkers, a type of gift exchange called a white elephant can add some more lighthearted fun to an already festive season.

· Calculate the number of participants who have arrived and then print or write out number sheets that will be placed in a bowl. Verify this total matches the number of gifts to ensure that there will

be no missing ones. There is no need to worry if someone commits and then drops out afterwards, because only the number of participants actually there on the day of the exchange will be factored into

how many numbers will be used for choosing gifts. · Plan a few ice breakers so that participants who may not know each other can become more comfortable before the fun begins, par-

ticularly if the white elephant exchange will include the stealing and swapping aspect for extra laughs. A white elephant gift exchange can be an entertaining way to let off steam dur-

ing the holidays and share small gifts with friends or coworkers.

MCC

Thoughtful gifts for aging parents

METRO CREATIVE CONNECTION

According to The Wrap Up: Snappy's 2022 Holiday Gift Report, the majority of Americans (64.2 percent) report they need help when it comes to holiday gifting. They may want to carefully consider a recipient's interests, as the report also discovered more than half of all Americans want a gift that reflects their personal interests and hobbies. When shopping for elderly parents, it may not be as simple as identifying interests, particularly if Mom and Dad are experiencing age-related health issues. Consider these gift ideas that may be ideal for the aging adults in your life.

COZY BLANKET

Older adults may have trouble regulating their body temperatures, which can translate to feeling cold a lot of the time. A new blanket or throw for a bed or to cuddle up with in a favorite recliner might be the perfect gift.

FAMILY HISTORY BOOK

Budding writers can interview their aging parents and jot down family stories. Those stories and anecdotes

can be compiled into a book and combined with photos to make a family history log, which can be gifted back to the interviewee.

GRIPPING SLIPPERS

Slips and falls can injure aging adults and put them out of commission for quite some time. Sturdy and secure slippers with anti-slip soles are good for getting around the house and making quick trips to take out the trash or get the mail.

ROBOTIC VACUUM

Keeping up with the household chores is easier with a robotic vacuum that automatically scours carpets and hard-surface floors. This eliminates having to wrestle with a cumbersome vacuum.

KEY FINDER

A key finder can help adults find their keys if they are misplaced. Some employ radio frequency, while others utilize Bluetooth technology and can be paired to a smartphone.

MAGNIFYING LIGHT

Older parents who like to do puzzles or close-up work like knitting or stitching can benefit from an LED lamp

that also has a magnifying glass built right in.

E-READER

Avid readers may enjoy an e-reader because they don't have to find spots to store even more books in their homes. E-readers can be customized so the print is the right size for the reader's needs. Also, the devices are lightweight and easy to stow in a bag.

AUTOMATIC CARD SHUFFLER

Parents who are known card sharks around the community can use an automatic card shuffler to make card play even easier.

RESISTANCE BANDS

Resistance bands are like large rubber bands that exert force to strengthen muscles and improve flexibility. They can help aging adults stay in shape in a low-impact way.

DINING GIFT CARDS

When parents do not want to spend additional time in the kitchen, they may opt to visit a favorite restaurant. A combination of a gift card to a favorite establishment as well as pre-paid taxi or ride share service ensures a good meal and a safe ride home.



Children typically want to treat their parents to something special during the holiday season. Parents do a lot for their children, and when those kids become adults, a desire to express their appreciation for Mom and Dad grows.

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Gag gifts add humor to gatherings

METRO CREATIVE CONNECTION

The bulk of gifts exchanged during the holidays will be thoughtful items chosen based on the interests of their recipients, such as game tickets for a sports fan or an autographed movie poster for a film fanatic. Incorporating a few gag gifts can elevate celebrations by getting everyone laughing and engaging in good-natured ribbing.

Funny gag gifts can be as entertaining to give as they are to receive, as long as the person on the receiving end has a good sense of humor. However, families and friends can avoid any chances for animosity by making it a point that everyone in the gift exchange receives at least one gag gift.

VARIOUS NOISEMAKERS

On stressful days when an office or home is quiet, the resident jokester can set off the noisemaker to break the tension. Noisemakers may be figurines that make animal sounds or buttons that yell out funny phrases or even "blue" words.

FUNKO POP FIGURES

Funko makes figures of pop culture characters. Therefore, if a gift recipient likes a particular television show or movie, there's

a good chance you can find a figure of a character he or she likes. The company's website (Funko.com) even enables users to build a Personalized Pop! Yourself Figure in their own or a loved one's likeness.

A GOOFY CELEBRITY PRINT

Believe it or not, there is a company called Celebs on Sandwiches (www.celebsonsandwiches.com) that produces prints featuring popular celebrities standing or sitting on various types of sandwiches. There is a category for holiday prints that includes characters from well-known holiday movies like Buddy the Elf.

GAG BOX

Sometimes it's not the gift but the box the gift is in that can be the gag. Nestle a gift that the recipient really wanted into a box for a product that is slightly embarrassing or they do not need, like an ergonomic toilet seat. Once the box is opened, however, the true gift will be revealed.

USELESS KNOWLEDGE

Scour the aisles of a bookstore for volumes about unusual, quirky or fun facts. There's even a series known as "Uncle John's Bathroom Reader" books that provides hours of entertainment for people while they are occupied in the bathroom.



Gag gifts can add levity to holiday celebrations when they are offered in a good-natured way.

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FAKE LOTTERY TICKETS

One of the oldest gag gifts that still fools others, fake lottery tickets make recipients think they've scored the jackpot when they're still no richer than before they scratched the ticket.

ANIMAL SOCKS

Animal lovers can get a good laugh when they slip on animal paw- or face-printed socks and shuffle around home in them.

ADULT ACHIEVEMENT STICKERS

Who says young children are the only ones who can earn gold stars or good job awards? Purchase pre-printed stickers or design them to say things like, "Fixed it myself,"

or "Didn't lose my keys today." After all, adulting is an achievement, too.

Gag gifts can add levity to holiday celebrations when they are offered in a good-natured way.

How to make shopping Black Friday/Cyber Monday pay off

METRO CREATIVE CONNECTION

The holiday shopping season is a profitable period for retailers. So it should come as no surprise to consum-

ers that many stores now begin stocking shelves with Christmas decor and other holiday-related items as early as September, reminding shoppers that the countdown

is on until the holidays arrive. Historically, Black Friday has been the busiest day for retailers, but Cyber Monday has increasingly become a go-to holiday shopping op-

portunity. Now largely known as BFCM, Black Friday Cyber Monday is undoubtedly the busiest time of year for retailers. These days can be a make-or-break period for many merchants. According to Drip, an e-commerce customer data aggregator, Cyber Monday was the biggest shopping day in 2023, with shoppers spending \$12.4 billion - a 9.6 percent year-over-year increase. The National Retail Federation reported a record 200.4 million shoppers participated in Black Friday and Cyber Monday sales in 2023.

As people consider their BFCM shopping plans for 2024, these tips can help them make the most of these unique opportunities.

BECOME A PRICE CONNOISSEUR

Consumers who would feel right at home calling out correct prices on "The Price is Right" will have an advantage come the holiday shopping season. By understanding the standard retail price on many items, it is easier to know just how customer-friendly BFCM

deals are. Consumers can look at the advertisements in newspapers or online and only shop the best deals to save money.

PAY ATTENTION TO EARLY BIRD DEALS

BFCM is a great opportunity to save, and many retailers have extended this exclusive price-slashing period to offer "sneak peeks" and "early bird" opportunities that precede Black Friday and Cyber Monday. Shoppers can keep an eye out for early BFCM deals to save even more money.

EXPLORE LOYALTY REWARDS

Shoppers who are part of stores' rewards programs, whether that entails earning loyalty points or having a store credit card, may be eligible for additional perks. Although one's email inbox may be overflowing this time of year with promotions, individuals should double-check their accounts to see if they've been given early access to sales or special coupon codes that can bring prices down even further. Some retailers also may uti-

lize digital coupons that need to be "clipped," which is basically saving them to a loyalty account.

PLAN THE SHOPPING LIST IN ADVANCE

A complete shopping list at the ready can make it easier to shop for specific items during Black Friday or Cyber Monday hours.

AVOID IMPULSE BUYING

It may be tempting to grab many different items because the prices seem so good. However, sticking to a list and only shopping for necessary items is an effective way to avoid overspending.

DON'T FORGET SMALL BUSINESSES

Be sure to check out the sales at local small businesses during BFCM as well as Small Business Saturday. Shoppers may find that deals at smaller retailers rival those at larger chains.

Black Friday and Cyber Monday present chances to save. Making the most of these shopping opportunities can translate to scoring holiday gifts at the lowest prices possible.



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Be sure to check out the sales at local small businesses during BFCM as well as Small Business Saturday. Shoppers may find that deals at smaller retailers rival those at larger chains.

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Gifts for holiday hosts



METRO CREATIVE CONNECTION

Millions of people open their homes to relatives and friends each holiday season. Taking on the task of holiday host can be a labor of love, as it involves not only a commitment of time, but also a financial investment. Lending Tree reported that 60 percent of Americans considering hosting holiday gatherings in 2023 expected to spend an average of \$556 on their celebrations. Six-figure earners planned to spend even more, indicating they expected to spend \$764 on holiday hosting.

Guests benefitting from holiday hosts' hospitality can offer tokens of their appreciation upon arrival. The following are some great gifts to offer hosts this holiday season.

Guests benefitting from holiday hosts' hospitality can offer tokens of their appreciation upon arrival.

BEVERAGE OF CHOICE

A bottle of wine or another spirit can be a great gift for holiday gatherings. Let hosts decide if they want to serve it with the meal or save it to enjoy at a later time.

CURATED FOOD BASKET

A guest can put together a basket of different foods, including crackers, cheeses, jams, bread sticks, and other items that can be enjoyed as snacks or appetizers.

HOLIDAY PLANT

A poinsettia or Christmas cactus may be fitting this time of year, and a holiday host can enjoy seeing it grow during the season.

KITCHEN TOOLS OR SERVING ITEMS

A beautiful olive wood serving platter or cutting board might be appreciated, particularly if guests arrive with it covered in a charcuterie spread.

SCENTED CANDLE

Hosts can set the mood and add to the ambiance of an entertaining space with

lit, scented candles, which make for a great gift. Guests can inquire as to the hosts' preferred aromas or stick with safe bets like vanilla or cinnamon.

HOLIDAY ORNAMENT OR DECORATIVE PIECE

Guests can offer ornaments for the tree or another decorative item for hosts who are repeat entertainers. Dating the decoration or having it engraved can transform it into a memento hosts can relish through the years.

COMFORT AND CARE ASSORTMENT

Hosting takes effort, so a box of items to pamper holiday hosts can be a great gift. Fill the box with a loofah, bath bombs, shower gel, moisturizing cream, and massage oil.

Holiday hosts invest time and money into making their homes welcoming spaces to spend the holidays. Guests can treat these hosts with gifts to show how much their efforts and hospitality are appreciated.

Why you should shop local for the holidays and beyond

METRO CREATIVE CONNECTION

Various components come together to make the holiday season a festive time of year. There is a lot to get done in a short amount of time during the holiday season, and part of that includes shopping for all of the family members and friends on your shopping list. Shopping can be a complicated process that involves identifying which stores will be the best places to shop. Local retailers make the perfect place to shop for holiday items.

According to the American Express Business Economic Impact Study, more than two-thirds of every dollar spent with a local business stays in the community. Indeed, shopping local benefits consumer and community alike. The following are some of the many perks to shopping locally throughout the holiday season.

PERSONALIZED ATTENTION

Small businesses are known for their personalized customer service and owners and staff are often lauded for taking the time to interact and learn about their customers, a dynamic that is impossible at larger retailers.

MEET AND INTERACT WITH PEOPLE

Shopping in-person at local stores, you'll see faces from your community and become better known in the local area.

SHORTER LINES

Local stores are bound to have smaller crowds and thus shorter lines. That translates to less stress and hassle when it comes to getting in and out with holiday gifts.

SMALLER CARBON FOOTPRINT

Pollution, traffic congestion, habitat loss, and resource depletion may not occur on the same levels when shopping locally compared to patronizing big box stores. That's because local retailers tend to create or source their products locally, whereas many big box stores secure their goods overseas.

EASIER PARKING

This goes hand-in-hand with smaller crowds, as shopping locally does not typically require driving up and down endless aisles at malls or standalone retail stores in an effort to find a parking spot. Local retailers in town may have on-street parking or closed lots that are convenient to shoppers.



Shopping can be a complicated process that involves identifying which stores will be the best places to shop. Local retailers make the perfect place to shop for holiday items.

ment to shoppers.

SMALL BATCH SHOPPING EXPERIENCE

Consumers can secure

items in small businesses that are not carbon copies of those found across the country at major retail chains.

When seeking a unique, thoughtful gift, shopping locally is the way to go.

Shopping locally this holi-

day season provides an array of benefits to consumers, and helps to solidify a strong Main Street in communities.



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Holiday shopping tips you can't afford to miss

METRO CREATIVE CONNECTION

The festive and fun nature of the holiday season can make it easy to forget the benefits of being frugal. Many people go overboard on holiday spending, making this time of year costly for consumers.

Sales between the beginning of November 2023 and Christmas Eve 2023 climbed 3.1 percent from the year earlier, according to the Mastercard SpendingPulse. The National Retail Federation reported in November 2023 that holiday spending was expected to reach between \$957 and \$966 billion. Trading Economics, a financial market indicator and forecast provider, said personal spending in the United States only rose 0.2 percent in May 2024 from the previous month, which marked the lowest increase since January 2024.

Shoppers who want to spend less and stick to a budget for holiday entertaining and gifting can keep these budgeting tips in mind.

SET A VALUE TO GIFT RECIPIENTS

It may sound harsh, but certain people on holiday shopping lists may be assigned a higher value than others. For example, you wouldn't necessarily spend

the same amount on a gift for a child's teacher as you would for a grandmother. Putting a dollar figure next to each name on the shopping list helps you identify your expected spending and where you can cut back, if necessary.

ESTABLISH YOUR OVERALL BUDGET

Once you have an idea of your potential holiday expenditures, set a firm budget. Avoid the temptation of impulse buys, which can make it easy to go over budget.

BEGIN SHOPPING EARLY

Start scouring ads and looking for deals prior to Thanksgiving or Black Friday. Keep a running list of gift ideas and when the price is right, purchase those items.

PRICE CHECK "PERFECT GIFTS."

If you've spotted the perfect gift for someone but it's beyond budget, see if you can find a better price elsewhere, says Better Money Habits. There are apps that allow users to scan barcodes and check items across various retailers. Many stores also have price-match policies that can save shoppers money.

LOOK FOR DEALS ALL OF THE TIME

Many people get hung up on perceived deep discounts

from Black Friday and Cyber Monday offers. However, industry experts say there often isn't a huge difference in markdowns between these promotions and those during other sales. Some retailers even increase prices on goods only to mark them down for Black Friday to make it appear that there is a discount. Only by knowing the average price for items can you know if a sale is legitimate.

SIGN UP FOR STORE REWARDS

If you don't want your regular email inbox inundated with offers, set up a separate email account for in-store and online shopping. Then you can sign up for the rewards programs at checkout. Utilize the coupon codes and advertisements for sales to save money without having your primary email data shared with other marketers.

TRACK SPENDING CAREFULLY

If you don't know how much you're spending, then you cannot possibly stick to a budget. After each purchase, keep a running tally of all holiday spending to see how far you are from the finish line.

The holidays can be expensive, but with smart budgeting and dedication to savvy shopping, it's possible to stay out of financial trouble.



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