

Christmas Craziness

Saving, Spending, and Shopping Strategies

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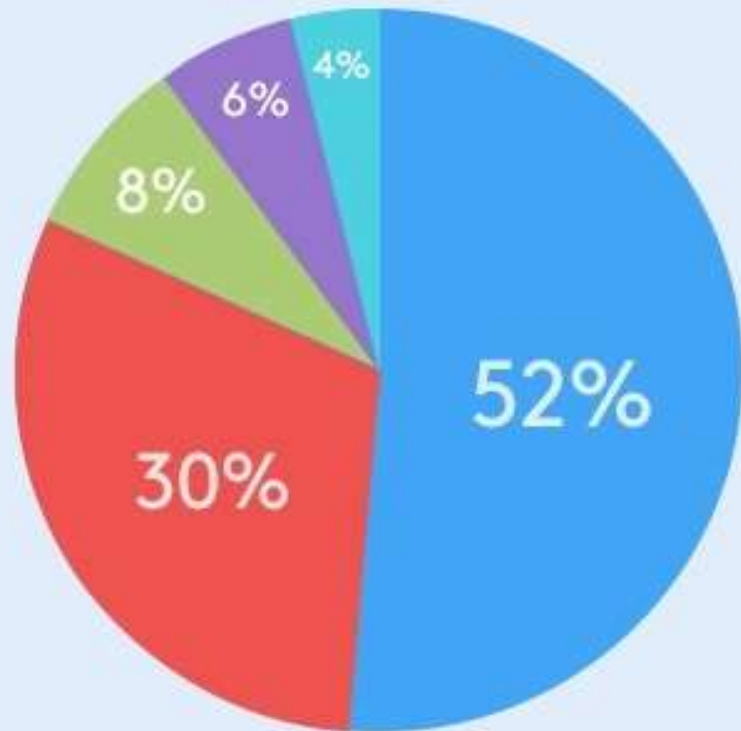


Americans Spend an Average of \$929 Per Year on Christmas

- Parents spend an average of \$422 per child
- 56% of Americans admit that they are planning to increase debt this holiday season.
- 43% of Americans feel pressure to spend more than they can afford during the holiday season
- 44% of people report stress over holiday debt



Holiday Debt



\$986

Debt the average American with holiday debt added this year

- Credit card
- Store card
- Personal Loan
- Payday/Title Loan
- Home Equity



When will you pay the debt off?

- 1 month 15%
- 2 months 11%
- 3 months 12%
- 4 months 6%
- 5 months+ 28%

- Only making minimum payments 27%

It Just Grows and Grows and Grows....

- \$1,000 at 17 percent results in interest of \$94 over one year and \$187 over two



- At a 15% interest rate, making minimum payments of \$25 on \$1,000 would take almost 10 years to pay off

Create a Method to the Madness

1. Make a list of Holiday Expenses

- Gifts
 - Family
 - Friends
 - Office
 - Housewarming, Mailman, Paper Delivery
- Other Expenses: Christmas Cards, Food, Wrapping Paper, Christmas Tree, etc. etc. etc.



2. Determine Reasonable Costs/Limits

3. Stick to Your List and Your Budget

Change the Way You Give



- Gift Exchange
- Set \$ limits
- Handmade gifts
- Give to children only
- Give Time and Experience



When Using a Credit Card

- **Shop using only one credit card...the one with the lowest interest rate**
- **Avoid store cards if possible...**their rates are usually higher.
- **Make a plan to pay off your Christmas credit card debt within 3 - 6 months**
- **Explore credit cards with 0% interest rates**
- **Consider transferring balances (be careful of fees)**

A consumer with \$1,000 in debt at a 15% rate, making minimum payments, would shave over a year off debt repayment by taking advantage of the longest 0% balance transfer deal on the market and save over \$300 in interest payments.

Ready, Set, SHOP!

- Compare Prices Online
- Shop EARLY (but watch the return policies)
- Sales & Coupons
- Black Friday
- Cyber Monday
- Super Saturday
- Discount Stores



Gift Cards

- **Check Out Warehouse Stores (Costco and Sam's Club)** that offer discount gift cards (i.e. \$100 worth of cards for \$80)
- **Explore Holiday Deals** many Restaurants offer gift cards with bonus cards (i.e. buy \$50 card and get a \$15 card free)



➤ **Online, check [Gift Card Granny!](#)**

This is a reputable marketplace where you can buy other people's unwanted like-new gift cards for Kohl's, CVS, iTunes, and thousands of other merchants at an average of 15% off.



- **Get those gas points!** Purchase gift cards to give OR to pay for purchases you know you are going to make at a certain store. Watch for 4X the fuel point deals
- **Use earned points on your credit cards** to select gift cards.

Gift Card Warnings!!

- Watch for fees (monthly and per use)
- What if the store closes??
 - Past:
 - Sharper Image
 - HH Gregg
 - The Limited
 - Golfsmith
 - Watchlist:
 - Sears
 - J.C. Penny
 - Gap
 - Rue 21



Free Shipping

[Amazon.com](#)

(orders of \$25 or more)

[Apple.com](#)

(orders of certain items)

[Barnesandnoble.com](#)

(orders of \$25 or more)

[Walmart.com](#)

(orders of \$35 - 2 day shipping)
(3-5 day shipping is free)

[Walgreens.com](#)

(orders of \$35 or more shipped
to home; free store pickup)

[DSW.com](#)

(with free membership, or orders of \$35 or
more)

[Kohls.com](#)

(orders of \$50 or more; MVC no minimum)

[Target.com](#)

(orders of \$25 or more)

[Macys.com](#)

(orders of \$99 or more;
Free with Macy's
Gold or Platinum Card)



Black Friday Sites

- Slickdeals
- TheBlackFriday
- BFAds
- Brad's Black Friday
- BlackFriday
- Gottadeal
- Amazon



Dick's Favorite Online Sites/Tips

- Slickdeals.net
 - <https://slickdeals.net>
- Target
 - <https://cartwheel.target.com>
- Clark.com
 - <https://clark.com>
 - <https://clarkdeals.com>
- E-bay
- Amazon Prime



Slickdeals

- Front Page Deals
- Forums
 - Look at the “Deal Score” (Thumbs up)
 - Read the Feedback
 - Research
 - Do **NOT** Call!!!



Amazon
DeWALT DWS779
12" Sliding
Compound Miter Saw
~~\$611~~ **\$349** 🔥 👍 56
+ Free S/H

[View Details](#)

Fletch113 Joined Aug 2006
You kicked my dog!
1,534 Posts
323 Reputation

Today at 05:42 AM #10

Quote from rhammer45
This is the new standard price on this model. Lowes has same price.

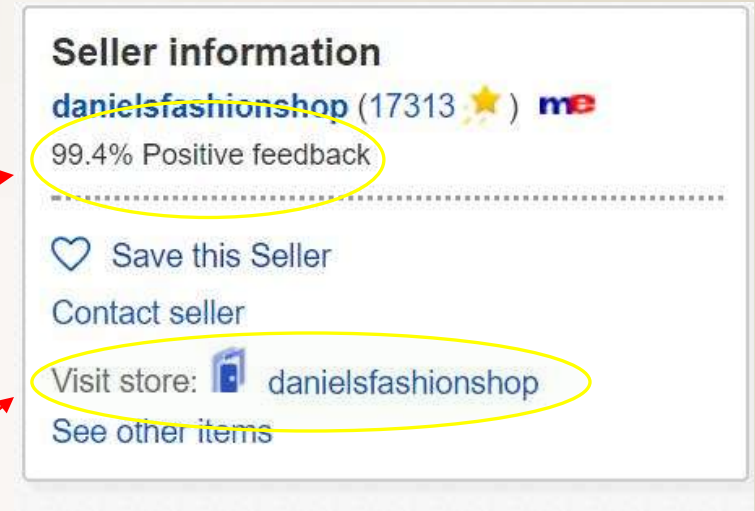
\$549 at my local Lowes, are you seeing a better price on this same model?

[Reply](#) · [Helpful Comment?](#) 👍 1 | 🗨️ 0





	Rating	Thread Started	Replies	Views	Last Post
Other Sticky: RULES, FAQ, TIPS, Store Contact Info, Common Abbreviations	👍👍👍👍👍	01-21-2004 03:38 PM Schooly	5	2,241,658	05-10-2013 01:59 PM Schooly
Computers Lenovo Ideacentre 720 Desktop - AMD Ryzen 7 - 16GB of ram, RX480 RGB AMD Graphics, 1TB+128GB SSD - 849.97, Costco, 14.95 S&H (p. 1 - Last Page)	👍👍👍👍👍	10-10-2017 01:41 PM Goo1312	60	11,294	Today 12:00 PM Bvlar
Beauty Amazon: Dove Deep Moisture Body Wash, 22 oz (pack of 4) \$8.96 - 11.41 with S&S (p. 1 - Last Page)	👍👍👍👍👍	Today 06:54 AM azoid	20	5,411	Today 12:00 PM SlickStealz
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Entertainment Mill Creek Entertainment 50 Movie Mad Scientist Collection (Digital) for \$0.99	👍👍👍👍👍	Today 08:57 AM bni20	9	1,293	Today 12:00 PM varabio
Computers ASUS ROG PG278QR 27" 1ms 165Hz 2560x1440 G-Sync Monitor \$500 + free s/h (p. 1 - Last Page)	👍👍👍👍👍	Today 09:28 AM bni20	17	1,714	Today 12:00 PM KasOffTheBe

E-Bay

- Know what you're looking for
- Look at their Feedback



The screenshot shows a seller information box for 'danielsfashionshop' with 17313 items and a 99.4% positive feedback rating. The box includes options to save the seller, contact them, visit their store, and see other items. Red arrows point from the text 'Look at their Feedback' and 'Many have E-Bay Stores' to the feedback percentage and the 'Visit store' link, respectively. Yellow circles highlight the seller name, feedback percentage, and the 'Visit store' link.

Seller information
danielsfashionshop (17313 ) 
99.4% Positive feedback
.....
 Save this Seller
Contact seller
Visit store:  danielsfashionshop
See other items

- Read the Feedback, Especially the Negative
- Many have E-Bay Stores
- E-Bay Money back guarantee



➤ Prime

- \$99/yr but student rate is \$5.49/mo (\$65.88/yr) with 6 months free
- Free 2 day shipping
- Streaming movies and TV shows
- On-demand streaming music
- Free e-reading of books and magazines
- Unlimited photo storage
- Early access to "Lightning Deals"
- Free game content with Twitch
- Support your favorite charity with Smile 😊



Thank You!