

How to be a frugal holiday shopper

The holiday season is a joyous but often expensive time of year.

The average American will spend \$700 on holiday gifts and other trimmings this year, totaling more than \$465 billion says the National Retail Federation. In a 2017 survey for CIBC, Canadians said they were planning to spend an average \$643 on gifts and another \$300 on decor and entertaining. Such spending can compromise household budgets, making the post-holiday hangover that much more difficult.



Holiday shoppers may want to emphasize being frugal this holiday season. Here are some strategies to follow.



- **Establish a firm limit on gift amounts.** The more the merrier is a popular sentiment during the holiday season, but spending more on a gift doesn't necessarily mean it will be better received. Many humorous, whimsical, practical, or even glamorous gifts can be had for \$30 or less.
 - **Combine financial resources.** If there's a splurge in mind for a particular person on a list, find out if someone else is willing to serve as a co-gifter. For example, siblings can chip in for a gift for Mom or Dad if they have their sights set on something expensive.
 - **Consider a grab bag or secret gift exchange.** Families or groups of friends can opt for a grab bag this year. In such arrangements, each person brings a gift worth no more than a previously agreed on amount of money, and individuals take turns pulling gifts out of the bag. This is a great way to stay within budget and is a particularly helpful arrangement for big families.
 - **Shop all sales.** Utilize sales to your best advantage to score deals on various items. Those who plan ahead can shop off-season to help stretch a budget over the course of the year rather than over one or two months.
 - **Include some homemade gifts.** People with a talent for knitting or crocheting can create blankets or other gifts. Bakers can whip up tasty, edible treats. The holidays are a prime time to put your unique talents to use and turn them into beloved gifts.
- The holidays certainly can be expensive, but people can rein in spending by acting frugally when gifting.



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