



# Holiday Shopping Tips



Holiday shopping can be such a whirlwind that many forget to take the time to stop and think before they shop. To help eliminate some of the financial strain of the holiday season, here are some holiday shopping tips.

**Set a budget.** The most helpful step in planning your holiday shopping adventures is to establish a realistic budget based on your current cash flow and financial obligations. Take it a step further and make a list of who you are shopping for and how much of your budget will be allocated to each person.

**Money saving measures.** Even if you budget, you may still be hit with last minute expenses or fall victim to impulse buying.

These tips may help:

- Pay with cash. Then when you run out, you run out.
- Shop carefully. Make use of coupons and sales and do not rush.
- Take advantage of layaway programs that allow you to pay a little bit each week, interest free.

Other helpful hints:

- **Gift cards.** If you are buying gift cards, be wary of fees or terms of usage that may erode the value of the gift. Make sure the security number on the card has not been scratched or tampered with. Thieves may record the gift card number and security number and then use both to purchase gifts online once the card has been activated, leaving the card balance at zero.
- **Return policies.** Understand the seller's return policy before you buy the gift. Some sellers charge a restocking fee or will only refund the current price of the item at the time of the return, rather than the full amount paid at the time of purchase.

For more money saving and budgeting tips, visit [BankWithUnited.com/personal-banking/learning](https://www.bankwithunited.com/personal-banking/learning).