

Ten Tips for Smarter Shopping During the Holiday Season

Well, it is definitely that time of year again, the time of year when we are all being forced to think about the holiday shopping season even before Halloween has come and gone. It's still warm outside and the store displays are now featuring Santa Claus and the newest glittering Christmas ornaments for your Christmas tree. Soon we'll see the last float rolling by at the [Chicago State Street](#) parade kicking off the true start of the season. So, I suppose then it would be wise of us to begin thinking about how to approach our shopping techniques for the new holiday season. We simply must make a commitment to not making the same mistakes we made last year – standing in the long lines, fighting the crowds, spending more than we budgeted, waiting until the absolute last minute or being the first in line on “Black Friday” (the day after Thanksgiving which traditionally marks the start of the holiday shopping season) and ultimately getting trampled over as we fight to get that discounted digital camera or flat screen tv.

Instead, we are going to take the “Smarter Shopper Holiday Pledge” (for printing and sharing).

“Smarter Shopper Holiday Pledge”

I, (insert your name here), pledge to adhere to the ten holiday shopping tips outlined below. I realize that by not doing so, I may suffer the consequences of holiday shopper's remorse which include but are not limited to: loss of cash reserves, higher credit card debt, and near insanity from overexposure to large crowds, outrageous lines, and low product inventory.

1. I will use cash.

Using cash makes it easier to stay within the budget. I don't even mean using your debit card because you're able to justify going over just a bit on a particular gift if there's money available in your checking account. I say set limits, use cash, and when the cash is gone, there's no more gift buying. Now, this is going to take some self-control and I struggle with it myself at the holiday season, but if you've got \$100 for gifts, then don't push the budget and spend \$101. No matter how wrapped up you get into the Christmas lights, music, and other smiling holiday shoppers carrying their large shopping bags, stay within your budget...cash will help you do that!

2. I will keep track of my credit card spending.

Ok, if you absolutely must use a credit card, use the one with the lowest interest and know how you are going to pay off the credit card balance. Carrying balances obviously costs more than the item itself. So, that bargain that we got at the holidays is no longer a bargain 90 – 120 days later. Have a plan to pay off the holiday purchases. Additionally and just as important, know how much you are spending on those credit cards. You still need to set limits.

3. I will be patient.

There's nothing like waiting in a long check out line and have to endure price check after price check or a declined credit card holder arguing with the cashier, or even a shift change just as you approach the register. However, we all know these things happen. Calm down and be patient. Should you need a small book or magazine to bring along with you, do so. If leaving the kids at home is an option because they'll add additional stress to your trip, do so. Maybe just taking a deep breath will help. Just calm down and be patient.

4. I will start shopping early in the season and get it out of the way.

I've never understood why people wait until the very last minute to do their holiday shopping when they know it drives them nuts. Start shopping now. The malls aren't overcrowded yet. No one else is really thinking about holiday shopping for now. You could be the first one.

5. I will give less expensive but creative gifts instead.

Now, I'm not necessarily suggesting arts and crafts here unless of course that's what you want to do. But, all of us are not creative minds. However, for example, if you think of one gift that would work an entire family, you'll definitely save money. My family loves old movies. A great creative gift basket consisting of a few old movies, popcorn and candy, and maybe a blanket would definitely be less expensive than trying to get us all individual gifts. Think outside the box to save money!

6. I will have a game plan.

In order to get those must have items or those hard to find popular items, you have to create a game plan. That game plan has to take in consideration the availability of the items, the budget, and when you can go get the items. Don't leave your house without a game plan outlining where you're going, what you're going to purchase, how much you are going to purchase it for, and what your alternate gift selections are. Yes, you should at least have in mind what the alternate gift item will be should you not be able to find the gift or if you are on the losing end of an in-store battle with another determined mom.

7. I will shop safely.

Safer is better. Watch your personal belongings at all times including handbags, purchases, and children. Pay particular attention at the register when you can be distracted by the particulars of the transaction or outside in the parking lot or waiting on public transportation. Last holiday season I was out late with other shoppers on Chicago's [Magnificent Mile](#), where you might feel a false sense of security. A team of purse-snatchers was out looking for their next victim. They spotted her, with her children, completely distracted, purse wide open, while crossing busy Michigan Avenue. Luckily, someone else saw how the situation was about to unfold and warned her before her holiday shopping season was be ruined. Be a safe shopper!

8. I will get enough rest.

There's nothing like going out during the holiday shopping season and running out of steam. An important part of your shopping game plan should be to get plenty of rest the night before. Get a great start in the morning with a good breakfast and wear comfortable shoes. You should be all set to go. These type of shopping trips can sometimes go all day and night, especially if you're like a friend of mine who likes to literally shop until the stores close down, grabbing that last bargain on the rack as the last call announcement goes out over the intercom. Be prepared and get some rest.

9. I will not forget the bargains at the outlet malls.

If you are in downtown Chicago and looking for a change, one of the outlet malls for holiday bargains. You'll need a car but the prices can be well worth the drive. When we make a list of things to do in Chicago, we often overlook the feasibility of the outlet malls. There are bargains on upscale merchandise from designers such as Kate Spade, Giorgio Armani, and Coach at Chicago Premium Outlet Mall and Lighthouse Place Premium Outlet (in nearby Michigan City, Indiana). Gurnee Mills Outlet Mall features retailers for the whole family, a huge Cineplex, as well as, a reptile zoo...just in case the kids need a break. And if you go to Gurnee Mills Outlet Mall, then you might as well stop by Prime Outlets Pleasant Prairie Mall which is just a few miles away just across the Wisconsin border. Or, you might choose to visit the Prime Outlet Mall in Huntley, Illinois which is located just west of Chicago along the Northwest toll way. Visiting the Prime Outlet Mall in Huntley would give you the added opportunity to visit the IKEA store and The Woodfield Mall in Schaumburg, Illinois.

10. I will attempt to avoid the crowds at all costs.

Shopping earlier during the day or first thing Saturday morning will help avoid some of the crowd during the week and those late risers on Saturday or Sunday. Or if you like shop later in the evening, most stores will have extended holiday hours. Most people like to be at home by this time. This can work in your favor. There are fewer crowds in the evening. But remember to be safe.

Note: You, could of course, just do your shopping online but then that takes all of the "fun" out of the whole holiday shopping experience.

About the Author

R.C. Williams is a freelance writer, part-time music educator, and avid pop-culture connoisseur living in Chicago, Illinois.

Visit RC Williams' favorite site, Mypersonalcityshopper.com for [Chicago shopping](#), the magnificent mile , Chicago State Street and other [Chicago tourist](#) information designed for the downtown Chicago shopper.

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