

How to get your holiday shopping done on a budget

Gail Johnson

Yahoo Finance Canada

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A lot of people don't like to think about the holidays until the calendar has flipped to December, but they might want to if they're keen on saving money. Forget the 12 days of Christmas; now's the time to think about gifts so you don't shop your way to the poor house.

First things first: Any financial expert will tell you that you should come up with some hard numbers, and the sooner the better.

"We tend to overspend when we don't have a plan and when we feel pressed for time," says Robb Engen of the Boomer and Echo blog. "Not setting a budget for your Christmas expenses is a sure-fire way to overspend on the holidays, and leaving your shopping until the last minute means you'll be at the mercy of the retailers...likely overpay because you'll be in a hurry."

But if you want to avoid the usual trip to the mall and the predictable gifts you'll find there, then consider some alternatives. These gifts ideas will save you money and still put a smile on people's faces.

– Buy a "family gift". "Instead of buying for each niece, nephew, cousin, and their spouses, buy a board game, puzzle, or basket of goodies for the entire family to use," suggests [money coach Leslie Gardner with Money Coaches Canada](#).

– Be thrifty, not cheap. I wouldn't suggest buying gifts from a dollar store, but only because most items are cheap and could break or break down right away," says personal-finance blogger Cait Flanders. "But I have no qualms about shopping at thrift stores. People donate items that are brand new, or basically brand new, all the time, and you can buy them for next to nothing. This is especially true for things like kitchen items."

– Scour for gift cards. Several retailers offer bonus gift cards when you purchase a certain amount in-store. There's also Gift Card Granny, where you can pick up legitimate, discounted cards.

– Create personal gift certificates. Maybe your parents need help around the house or your sister, who's a working mom, could use a break some weekend. Write up a "work coupon" to help your folks with heavy lifting or cleaning. You could do coupons for babysitting, taxi service, or even a meal for a busy family," Gardner says. Think about what they really could use help with.

-You could also draw up gift certificates for time together: a promise to go to for a hike, see a movie, or do some baking.

– Target teens. “Movie certificates taped to a bag of popcorn are always popular,” Gardner says. “If you’re good with makeup then give them a makeup lesson as a gift.” Another option? If you play guitar or other musical instrument, give a lesson. Teens love their music so if you can teach them how to play that would be a great gift!

– Go DIY. Take your photos from various family events and make them into a photo album or calendar or make a playlist of someone’s favourite music. Homemade jams, baked goods, and candies also make inexpensive but welcome gifts. “I like to make caramel popcorn and party mix,” Gardner says. “I purchase inexpensive Christmas tins from the dollar store and fill them up.”

Other self-made gifts? Print out recipe cards and place them in a cute box; glue photographs to blank greeting cards for a set of six or 12; assemble dry ingredients for muffin, cake, or soup mix in Mason jars and attach the full recipe with ribbon.

– Generate a few extra spending dollars. An easy way to rustle up some extra spending money is to declutter and look for something you haven’t used in a while and sell it on eBay or craigslist.

And once the holidays are over, start getting ready for next year: “Starting on December 26, put a small amount of money away each pay day to cover your gifts for next Christmas season,” Gardner says.