

'Tis The Season

How to get a handle on holiday gift giving.



With the holidays right around the corner, Americans are getting ready for the biggest shopping season of the year. Even with the best intentions to curtail holiday gift buying, it's easy to get caught up in the shopping frenzy. If you have vowed to get a handle on spending this season, consider these tips from the experts

before you go to the mall or log on to your favorite retail Web site.

Set A Limit

The best way to keep a handle on holiday spending is to set a dollar limit for gifts and budget accordingly. Assessing those costs early in the year will help you prepare your funds.

Deborah Knuckey, author of *Conscious Spending for Couples*, recommends getting all projected expenses down on paper. "Put together a spreadsheet you can keep year in and year out, and include a column that shows what you expect to spend on each person. Once you have totaled the column, look through the list and pare it down, if

necessary. Be sure to budget for postage, cards and wrapping paper.”

It's Never Too Late

If you haven't planned ahead, there are still ways to hold the line on holiday spending. Evaluate your gift-buying list and apply these practical tips:

- **Trim Your List:** Organize a gift swap among family or friends to shorten your gift-buying list. Or come up with an alternative to gift exchanging, such as a holiday lunch with friends. “It’s good to start having these conversations now so that you can trim your list,” Knuckey recommends.
- **Be Creative:** Friends and family are more touched by personal effort than a price tag. If you don't have time to make gifts, such as traditional cookies, Knuckey suggests buying in bulk such items as toiletries or gourmet snacks and assembling gift baskets.
- **Get Personal:** A gift certificate from a local spa, restaurant or boutique is always an appreciated and appropriate present. “It’s more personal than a certificate from

a national chain and cheaper than using an online gift service that add extra charges,” Knuckey notes.

Reward Yourself

If, like most shoppers, you plan to purchase gifts with a credit card, use one that offers a generous rewards points program. “Navy Federal offers the best rewards cards around,” says Jennifer Wisdom in Navy Federal’s credit card division. “Not only do they give back more rewards than any comparable cards, but they also have the lowest rates. So when it comes to holiday shopping, you can’t find a better deal.” To choose the one that is right for you, check out “Credit & Debit Cards” at navyfederal.org. Or if you already have a Navy Federal rewards card, put your rewards points to good use by redeeming them for gifts for friends and family. Navy Federal’s rewards program offers a variety of merchandise, gift certificates and magazine subscriptions.

Shop Around The Clock

Another commodity often in short supply, especially around the holidays, is time. Fortunately, consumers now



have 24/7 access to thousands of retail Web sites. When shopping for friends and relatives who live out of town, buying online is a great way to avoid long waits at the post office or shipping service. Many online retailers offer discounted or free shipping when you make purchases early in the season.

Before you begin shopping online, sign up for Navy Federal’s CardGuard® program at navyfederal.org/cardguard/. With CardGuard, your online credit and debit card purchases are secure and you’ll be protected if your cards are lost or stolen.

You can still get a handle on holiday spending. With a little planning, you can give wisely and not regret your holiday generosity in the New Year. 🌐

NAVY FEDERAL REWARDS CARDS

All of Navy Federal’s credit cards have a fixed interest rate, high credit limits and no balance transfer or cash advance fees. Current Annual Percentage Rates range from 7.9% to 15.9%, based on your creditworthiness.

nRewards®

- No annual fee
- Gift cards and merchandise
- Start redeeming with just 2,000 points

Reward examples:

1. 2,000 points=\$10 Starbucks gift card
2. 3,500 points=\$20 iTunes Music Store gift card
3. 7,500 points=\$75 Visa® Gift Card

goRewardsSM

- Any airline. Anytime.
- Cash, gift cards and merchandise
- Start redeeming with just 3,500 points
- \$18 annual fee

Reward examples:

1. 5,000 points=\$50 Best Buy® Gift Card
2. 15,000 points=\$200 discount on any airfare
3. 22,000 points=\$250 cash back

Flagship RewardsSM

- Any airline. Anytime.
- Cash, gift cards and an elite grouping of gifts
- Start redeeming with just 10,000 points
- \$49 annual fee

Reward examples:

1. 15,000 points=\$300 roundtrip airline ticket
2. 30,000 points=\$750 roundtrip airline ticket
3. 50,000 points=\$750 cash back