



# Money Saving Strategy for the Holidays

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*The holidays can be a stressful time of year. FinancesExposed.com lists a money saving strategy to ease the holiday finance blues.*

PR9.NET December 12, 2005 - The holidays are a cherished time of year. But with gifts, cards, holiday parties, and travel; expenses can get out of hand. Here's a top 3 list of money saving strategies sure to brighten the holidays.

## 1. Holiday Gift Giving

This tip is especially helpful for large families. Although it is fun buying for and receiving from everyone, it can be very expensive. Make an agreement with your family that you will continue to buy for the children but that the adults will go with a name exchange. This way the children are not disappointed and you can spend a little more on one or two people rather than spreading your money thin. For the members that you did not pick to exchange with, bake a loaf of their favorite homemade bread or cookies.

## 2. Shop Online

Many online businesses offer great bargains and in some cases, free shipping. Since the Internet is such a competitive market, you can usually find fantastic deals. In addition, many of your favorite businesses have websites that offer even greater savings over shopping there in person. Bookstores such as Amazon.com will sell books up to 70% off the original price. Overstock.com is another online business that sells closeout items for fantastic bargains. An excellent money saving strategy as well as time saver too.

## 3. Make your Own Gifts

If you ask people if they prefer a store bought or handmade gift, the majority would choose the latter. Handmade gifts are individualized and come from the heart. For Christmas, you could make a beautiful ornament or door wreath that will be cherished for years to come. Other great options include making homemade hot chocolate, soaps, candles, or lotions and placing them in inexpensive glass containers or baskets purchased at a thrift shop. If you use a mason jar, add foam and fabric under the lid for added color, use a label to write the contents and a message of endearment, and wrap a nice piece of ribbon around the ridge. The options are endless, so get creative.

If you'd like additional information on how to save money, please visit [www.FinancesExposed.com](http://www.FinancesExposed.com) where you may review dozens of free articles.

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