



Money



KEEP MORE CASH AT *Christmas*



This time of year, even the best budgeter may wonder how her holiday spending snowballed. Here's how to avoid the sneaky expenses that bloat your bills and drain your wallet.

BY CHERYL LOCK

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Keep More CASH

* HIDDEN EXPENSE *

New Decorations

Replacing a squashed wreath here and a dancing Santa there can get pricey fast. Americans spend roughly \$6 billion on holiday decorations each year, according to the National Retail Federation. That's \$52.18 per person!

SOLUTION

Instead of hitting the stores, get creative with old decorations by repurposing them. Jumbo colored bulbs that don't light up anymore, for example, can be unscrewed and turned into extra ornaments with hanging wire or stacked in a glass vase as a tabletopper. You can also make mini-wreaths with bows out of old tinsel and garland to wrap around glasses and napkins. If you must buy, shop the right places. "Head to thrift stores first, as many people donate holiday decor," says Andrea Deckard, founder and editor of *SavingsLifestyle.com*.

* HIDDEN EXPENSE *

Hostess Gifts

'Tis the season for merriment, but bringing a bottle of wine to every party adds up, even when you opt for less pricey varieties (\$12 or so).

SOLUTION

Springing for a case of wine now to dole out all month can save about 20% per bottle. Use whatever you don't give away for your holiday dinners, or as gifts next year. Save even more by buying wines from the Southern Hemisphere (Australia, Argentina or New Zealand), which tend to be cheaper than other regions.

* HIDDEN EXPENSE *

Inflated Utility Bills

Lights and lawn ornaments don't glow on their own. In fact, the Department of Energy reports that electricity usage rises nearly 6% on average over the holiday.

SOLUTION

Replace traditional string lights with LED ones (they use 70% less energy) or solar-powered lights (for even bigger savings). Usually, Home Depot discounts LED tree lights when you trade in old ones, and the Holiday LED String Lights Recycling Program lets you mail in old lights for a 15%-off coupon when you buy new ones at holidayleds.com. Also, try a timer attachment, and plug multiple lights into a power strip for easy turn-off.

* HIDDEN EXPENSE *

Warranties

You're at the checkout and think you're good to go when another potential cost pops up at the register: "Would you like to buy our extended warranty for this item?"

SOLUTION

Skip it. Most major-brand electronics are reliable, and already come with a manufacturer's warranty and a store return policy, so an extended warranty tends not to be worth it. A *Consumer Reports* study found if the item does break, you'll only save about \$16 rather than paying to fix the item yourself. On the fence? If the warranty is more than 20% of the product's price, definitely pass.

ADDITIONAL SOURCES: Suzanne Kantra, founder and editor, *TeChlicious.com*. Andy Perdue, owner, Great Northwest Wine.

MAILING GIFTS?

It can be tricky and time-consuming to figure out which service is the most cost-effective. See below for examples of what each one tends to do best, then visit unitedstateszipcodes.org/shipping-calculator, which compares USPS, FedEx and UPS, depending on size and destination, for domestic packages.

USPS

BEST FOR:

International packages (if you're not in a rush) and small domestic parcels, especially petite but heavy ones (up to 70 lbs). For those, use flat-rate boxes (free at usps.com).

FEDEX

BEST FOR:

Any mail that you need rushed to its destination. Check out fedex.com/ratefinder.

UPS

BEST FOR:

Medium to large boxes that you're able to send two or more weeks in advance. Opt for the ground rate. Go to ups.com for a pricing guide.



Save on Seasonal Must-Haves

BUDGET BUSTER: GIFT WRAP

Americans love pretty presents: We spend approximately \$3.2 billion on gift wrap every year. A single 30" x 10' to 14' roll of brand-name holiday wrapping paper rings up at about \$5! If times are tight, buy a roll of plain craft paper, which starts at around \$17 for a 12" x 900' roll. That's roughly 26 times the amount of paper on a single printed roll. Decorate the plain paper for events all year long, not only at Christmas. Then in January, stock up on discounted wrapping paper (and gift cards) for next year.

BUDGET BUSTER: HOLIDAY CARDS

Individual paper greeting cards can cost anywhere from 50¢ to \$10 each, with most falling somewhere between \$2 and \$4. That means you could be spending upward of \$4.50 per person, including stamps. Think about using online e-card services, which allow you to personalize digital greetings

designed to look like snail mail at no cost. Check out paperlesspost.com and bluemountain.com and browse the "free" category for customized options (some even let you incorporate a personal photo). Other services like punchbowl.com offer free e-cards that can be paired with a digital gift card to restaurants and stores. If you prefer the personal touch of a card in the mailbox, save by ordering yours in a postcard format, which is typically the least expensive. Printed photo cards are pretty, but to share a family photo for less, insert a loose snapshot in the envelope. DIY photo printing starts at 19¢ per photo at CVS, so depending on the cards you buy, you'll save a few dollars for each dozen mailed out.

BUDGET BUSTER: BATTERIES

If you've got kids or electronics lovers on your list, you're going to need lots of batteries come Christmas morning. Even if you only need a few batteries for the holidays, you can buy in bulk to save (about \$20 for a 40-pack at amazon.com); because alkaline batteries last for over five years, that's a good investment. Otherwise, four rechargeable batteries and a charger are about \$25. That's pricier than a regular 4-pack (\$4 to \$8 at the store), but you can charge them hundreds of times before they stop working.

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*J. Alt Med 6/05

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