

your budget

Be a Sensible Santa

Ways you can save big bucks and still have a great holiday season

By Romi Robinson

What can parents do to have a nice holiday season for their children when money is very tight? According to the four different resources below, plenty! One way to help save money is for family members, no matter where they live, to go in on a group gift for a child or other individual. A great new Web site for collecting money for not only Christmas and Chanukah gifts, but also for teachers, coaches, birthdays, baby showers and wedding gifts, as well as for fundraisers, is **eDivvy.com**.

"The Web site is about pitching in together on a gift, so you split the cost with your family or friends," says Eden Clark, president of eDivvy.com. Rather than each person spending \$20 to \$30 for one gift and buying smaller gifts separately, a group of relatives can put in \$10 each for one big gift that the child really wants, she says. Instead of one family member (or class parent or team member) having the tough job of trying to communicate and collect from everyone, eDivvy.com does all the dirty work for you, says Clark. eDivvy.com even sends out automatic reminders so the organizer doesn't have to spend time following up with the folks from whom they are collecting.

eDivvy.com features retailers like Macy's, Babies 'R' Us and Amazon, to name a few. Their staff tries to find the hottest gifts out there. The Web site makes it easy to shop by breaking it down into different categories: girls; boys; ages; what type of gift (kids, home goods, electronics); or occasion (school, wedding, boss appreciation).

Another part about using this Web site is that it can be set up so that everyone gives the same amount, or only what they can afford — amounts can be kept private. The receiver of the invite clicks on a link, chooses the amount to contribute, pays by credit card and signs a virtual card.

As for shipping, the gift can go directly to the recipient or to the organizer, no different than any other purchase you make online.

"We have received direct feedback from parents looking to simplify and give one big special gift instead of a lot of little gifts," Clark says. "Parents have been saying thank you! It makes their life easier, it's a big time saver. By coming together, each family member can spend less. People click on a link, get out their credit card and — bang — they are done."

Things you can do

Author Pat Heydlauff ("Feng Shui, So Easy a Child Can Do It," The Lotus Circle, 2009) says that shoppers shouldn't feel discouraged by the holiday season. "There are a number of things you can do to create holiday joy without breaking the bank," she says. Heydlauff recommends that parents make sure the family is grounded in economic reality and to get creative with gifts.

"Get connected with your children and grandparents, and talk with them about what lies ahead. Acknowledging that the holidays will be different and less abundant puts all of the fear on the table for discussion. Prepare them for what they can and cannot expect. Talk to grandparents about not feeling guilty if they cannot provide the usual contributions to holiday joy," Heydlauff explains.

Heydlauff says there are things you can do to enjoy the holidays with your family that don't cost a ton of money. Just make each event special in some way.

- If grandchildren and grandparents will not be able to

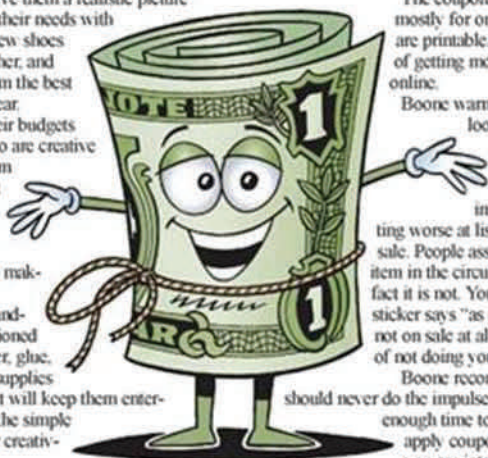
spend the holidays together, create short videos and share them over the Internet. Do the same with voicemail and audio/MP3 type messages, and include a few holiday carols for all to enjoy. If grandparents aren't computer savvy, create picture albums or provide them with the recordings on CDs, which can easily be played on personal CD players, computers or home/car stereo systems.

- If you are concerned about your children's perspective of this holiday season, give them a realistic picture of what to expect. Meet their needs with practical items such as new shoes or a jacket for cold weather, and know you are giving them the best you can this particular year.

- For those stretching their budgets as far as possible but who are creative with their hands, use them to knit, sew, paint, sculpt or bake gifts. These presents will be treasured because of the time and thought you put into making them.

- Have children make hand-crafted gifts the old-fashioned way, using crayons, paper, glue, glitter and various craft supplies from around the house. It will keep them entertained and they'll enjoy the simple experience of using their creativity.

- Capture the memories to share with friends and family by making a calendar for family members using photos from years past, or making a picture collage or picture ornaments to decorate your home. Even share a digital "album" with family members who are far away from home.



better coupons," Boone says.

At the site, shopping is broken down into a list of categories. The shopper sees a list of all the stores and coupons for that category, then evaluates which store has the superior coupons. "All these coupons are put up with quality control. We do not put outdated coupons up," says Boone, adding that they test every single coupon that goes up on their Web site.

The coupons on currentcodes.com are mostly for online shopping, but some are printable. They are in the process of getting more printable coupons online.

Boone warns shoppers to be on the lookout for tricks the retailers will try to pull, such as how they utilize the Sunday newspaper inserts. "Retailers are getting worse at listing items that are not on sale. People associate that if they see an item in the circular, it's on sale when in fact it is not. You walk in the store, the sticker says 'as advertised' and it's really not on sale at all. Don't fall into the trap of not doing your due diligence."

Boone recommends that shoppers should never do the impulse buy. "Leave yourself enough time to comparison shop and apply coupons. These are purchases you are intending to make anyway, so for a few extra seconds you can save 10 percent or get free shipping. Bottom line: If you go online you can find the lowest price," Boone says.

Romi Robinson is a freelance writer from Huntingdon Valley, Pa.

Quality items at sensible prices

If you want designer clothing for your children but don't want to pay designer prices, then check out **themisocial.com**, an on-line private sale Web site for mom, baby and child.

The site features mainly babies' and kids' products, as well as some maternity. All of the products are new, "first quality," and they offer three-day designer specific sales each day, with prices typically 60 percent-off retail, says co-owner Melinda Marinack. "We feature a lot of boutique brands that you can't find in the stores," she says.

Their main focus is apparel, layette to size 14, boys and girls. Children's clothing brands they carry include: Under the Nile, Tea Collection, Splendid, Nest and Right Bank Babies. They also carry, among others, shoes from Morgan and Milo.

We started the site because we couldn't afford to buy the clothes," Marinack says. "It's a fun and different way to shop. We pick the best and bring it you. As far as shopping on our site, it's fun."

Themisocial.com also sells toys such as Melissa and Doug, Hape Toys and Imagiplay, for 30 percent-off retail. Membership is free and if you invite friends and they place an order, you get \$10 in your account. They'll also be offering holiday incentives and great deals in December, Marinack says.

The best coupons to use

Another great way to save money, as well as shop from the comfort of your own home, is by using current codes.com. At currentcodes.com, "our mission is to hook people up with the coupons that they need, ideally within one or two clicks, without any information or registration for coming to the site," says CEO Barry Boone.

"What makes us a little different is that we specialize purely in coupons. There is no registration or banners. We make it easy to compare prices and to see who has

Eight tips from Barry Boone, CEO of Currentcodes.com

- Always check for a coupon or promotional code before checking out. Getting a coupon only takes a few seconds and could save you anything from free shipping to 50 percent off or more.
- If you know the exact product you want to purchase, it pays to visit several online retailers to get the best price.
- In general, it is far safer to use a credit card than a debit card for shopping online. Most debit cards do not offer the same level of safety that a credit card does. Also, when an unexpected or erroneous charge shows up on your debit card, the money is taken from your bank account, and you can end up with bounced checks or other issues before you realize the problem has occurred.
- Always be sure that the final checkout screen shows the correct items, quantities and pricing before you submit your order.
- Read the site's privacy policy on information sharing, and be sure you don't unintentionally opt in to having your information shared with third parties.
- Some merchants are required to collect sales taxes in your state while others might not. It can pay to check several online retailers if the merchant from whom you're about to purchase wants to charge sales tax.
- If you're an eBay shopper, be sure to check for an eBay coupon, especially if you pay by PayPal. eBay sometimes issues coupons that are valid for purchases made on their site with PayPal — especially near the holidays.
- Pay close attention to shipping charges. Some retailers make up their low prices by padding the shipping, so you want to be sure you're getting the lowest possible overall price.