

## **Saving Money During the Holidays**

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*(This week's article for "Extension Connection" is written by Jennifer Jones, UGA College of Family and Consumer Sciences Student Intern under the direction of Denise Everson.)*

With financial belts tightening and big holiday expenses looming, many families are looking for ways to protect their piggy banks.

A large cost during the holidays is food, and big meals can add up quickly. To save money on the cost of holiday dinners:

- Clip coupons! This takes time, but can save you a lot of money. Watch for those same items in the sale papers from your local grocery stores to increase your savings.
- Substitute canned vegetables in recipes. Canned vegetables are usually cheaper than fresh (especially when you use a coupon!), and may save you time.
- Shop at discount grocery stores for your ingredients. Be careful when shopping at discount stores not to be tempted to buy things you don't need because of the low prices.
- Split the cost by asking family members to chip in on the cost of the meal. Consider a "pot-luck" style dinner rather than having one person in charge of the entire meal.

Another big cost is gifts. There are ways to save when shopping for gifts too:

- Make gifts for your friends and family. If you have a favorite recipe, place non-perishable ingredients and the recipe in a nice basket or tin. Another way to make gifts is online photo sites. Most of them have gifts you can make like photo books, calendars, stationary, and coffee mugs.
- If you or someone you're buying a gift for loves designer clothes try shopping at thrift stores. It can take time to shop at thrift stores, but they can be a gold mine for designer digs.
- Brave the crowds! The big sales during the holidays can be crazy. You have to get up early or maybe even camp out all night, but the rewards can be worth it. During the holiday sales, particularly the day after Thanksgiving, stores have drastically reduced prices on a select number of the season's must have items. If you can survive the early hours and crazy crowds, you may come away with some great bargains.
- Shop from home. Online shopping is a great way to find discounted items. Most retailers have online stores, and many of the sales that you find in the store are online as well. The Monday after Thanksgiving is now known as "Cyber Monday" and is one of the best days to find deals online. Shop the discount and auction sites as well for great deals on new, refurbished, or used items.

The best way to save money during the holidays is to set a budget for yourself and stick to your budget. Make your budget realistic, and don't sacrifice necessities in order to have a big holiday.

*For more information, contact the Oconee County Cooperative Extension Office at (706) 769-3946 or stop by our office located behind the Oconee County Courthouse.*