

DECEMBER 2010

246 GREAT HOLIDAY IDEAS!

Good Housekeeping

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share their baking secrets

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- ★ Great gifts as low as **50¢**
- ★ 9 ways to stretch your budget

Old-Fashioned Christmas

- ★ Please-a-crowd recipes
- ★ Tree trimmings
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\$marter Holiday Shopping

How to celebrate bigger and better—
on less green By Kelli B. Grant

If you're like most Americans, you probably feel you have more holiday cheer than cash this season. But then again, you've probably gotten good at making smarter spending decisions over the past few not-too-flush years, says Todd Mark, the vice president of education for the Consumer Credit Counseling Service of Greater Dallas. Harness that resourcefulness and trim your holiday bills without sacrificing any festivities with these nine smart strategies:

1 Follow the crowd

Stretch your gift budget by purchasing from sites that discount—50 to 90 percent, usually—when a certain number of people agree to buy. [Jasmere.com](#), [groupon.com](#), [woot.com](#), and [tippr.com](#) sell items and services at wallet-friendly prices (e.g., \$19 for a \$50 tea-brewing gift set). [LivingSocial.com](#) and [buywithme.com](#) are other sites worth visiting. They offer discounts of 50 percent or more at restaurants, spas, and other local businesses (say, \$35 instead of \$80 for an hour-long massage). Deals can change daily, so be prepared to jump when an enticing offer appears. Do check the fine print to make sure you're not saddling the recipient with any tough restrictions or extra fees, Mark says.

You can cash in, too, by redeeming these sites' certificates or codes yourself to offset other costs: Paying \$10 for \$30 worth of pastries at a local shop can take care of desserts for a family get-together and leave change in your pocket.

2 Stash cash for maximum savings

Although there aren't that many shopping days left till the holidays, retailers will still treat you to as much as 14 percent →

\$683

The average
American's
holiday budget
in 2009