

## Reviewing Your Holiday Shopping Skills

Syble Solomon | December 21, 2006

Let's talk about how to look at holiday shopping as a learning experience so next year your holidays will be less stressful and less costly.

1. **WHO** was on your gift list? Did you have a very clear list of friends, family and people in the community who provided services to you, or did you forget about your Great Aunt Milly or the mail carrier? Make a list based on this year. Last minute gifts tend to be more stressful and more costly.

2. **WHEN** did you shop? Did you buy gifts throughout the year so you could be finished by Thanksgiving? Or was the thought of buying holiday gifts early a turn-off? Leaving things to the last minute will really increase your stress and you'll probably spend more — plan ahead.

3. **WHERE** do you like to shop? Beyond discount stores, malls, specialty stores, catalogs, TV and online shopping provide limitless choices. Think about which type of shopping brings you the most joy — and the least amount of stress — so next year you will intentionally do more of your shopping there. Also, think about which shopping environment causes you to make more impulse purchases. Those are good places to avoid or to only go to when you are feeling strong enough to resist the temptations.

4. **WHICH** presents were the easiest to buy? Some people have a wonderful knack for knowing exactly the right gift for each person on their list — others have more of a challenge. If you're among the latter, think about the gifts you gave this year that were well-received and easy for you. Could you give the same type of gift to everyone every year — a sweater, socks, book or tickets to a show? Having a specific type of gift in mind makes it easier to focus, keep track of sales and know a good deal when you see it.

5. **HOW** do you like to shop? When you shop by yourself are you more productive and focused? Do you find that when you shop with certain friends you are easily influenced to spend more than you planned or that they helped you be a more careful shopper?

6. **WHAT** is the credit card bill going to look like next month? If everything is under control, congratulations. If you dread seeing the bill or worry about your spouse seeing it, it's time to do something different. Plan to shop in the way that is the least costly for you. Look at your daily and weekly expenses and see how you can squirrel away \$5 to \$50 dollars a week or a month and not need to use your credit card. Talk with a financial educator to see how you can reduce costs, manage your money more effectively, and increase savings or supplement your income.

If you are stressed out by the cost of your holiday shopping, instead of feeling guilty or anxious, think of this year as your learning experience. After considering the who, when, where, which and how of your shopping preferences, you'll be better prepared to face the holidays next year.



### About Syble Solomon

Syble Solomon is an eclectic, innovative professional speaker and author. After 30 years of being the trailing spouse who had to adapt to frequent relocations, she has combined her previous experience in education, business and gerontology to promote personal responsibility for creating a satisfying and secure life. As an executive coach for the past ten years, she has worked with leaders in the military, Fortune 500 corporations, and private and public organizations. She is the creator of Money Habitudes? the deck of cards that helps people identify how their hidden habits and attitudes about money can support and sabotage their life and financial goals. Visit [www.moneyhabitudes.com](http://www.moneyhabitudes.com) for more information.

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