

Daily Union – Saturday, December 6, 2014  
Vol. 2 Issue 48: Seasonal Shopping Savvy

With Thanksgiving in our rearview mirror, we now look ahead to sparkling lights, family festivities, cultural traditions, and for many of us...shopping for presents. Shopping for presents can be an adventure for some (just ask those who love Black Friday) and nothing short of frustrating to others (especially those who wait until the last minute!) Part of the challenge in buying gifts is making sure you don't overspend and finding presents that fit the intended receivers.

Too often our ears and eyes get bigger than our billfold. To ease the financial and emotional stress that accompanies this time of year, we need to approach this seasonal task with a written plan and a list.

Your plan must first start with the financial decisions you make in advance to limit or control your spending during this season. Determine what amount of money you have available for purchasing or making gifts. The best choice here is to use money you have on hand and not use credit to buy gifts. Putting purchases on a credit card means that you will not only be responsible for the original cost, but likely for the service charges and interest that will accumulate if you don't pay off the credit card within a month. The "great buys" you get by following the sales ads are no longer "great buys" if you are paying for interest and service charges applied to your credit card.

Once you have determined what you are going to spend on these seasonal gifts, identify how much you want to spend on each person you plan to purchase for. You don't necessarily need to spend the same amount on each person, but you will want to take some time to consider how you will distribute your available funds.

Write the names of those you will purchase a gift for down in a small notebook that you can carry with you or stash in your console between shopping trips. Next to the name, write down your cash limit for that person's gift. A third part of this list is to write down ideas you have for gifts for each of these people. This will reduce your frustration at the store and minimize wasted time wandering from isle to isle. Once you have made your purchase, cross out all the ideas you didn't use on the list and jot in the price you spent on your purchase. This will provide you with the necessary information you need to make sure you stay under the total amount you wanted to spend. The list also helps me keep track of what I purchased for each person. This makes my "wrapping day" go much more smoothly. Here is a sample of what your list might look like:

Mom (\$30)	Electric heated throw	\$26.85
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	Sweater (gray/lavender) Necklace & earrings	
Hubby (\$50)	Wrench Set Electric Wok Leather Gloves Lounge Pants	\$34.16  \$14.67
Kid #1 (\$50)	Blue Jeans Building Blocks Set Walkie-Talkie Set Electric Train Set	\$20.36 \$29.46

In my extended family, we share gifts with all children who have not graduated from high school, so I have multiple nieces and nephews that I purchase for. To manage my shopping budget and to be fair to each of them, I work very hard to find gifts of equal value. Their names, just like those in my immediate family, are put on this same list so that I can keep track of my purchases.

Buying for kids can be a challenge – especially for older adults who no longer have children living in their home. As children grow and change, they enjoy different games, toys, and books. These types of gifts are easier for me to purchase than clothing.

Here are some ideas that might help you choose toys for kids provided by the Cornell Cooperative Extension Service:

- 1) Choose toys that promote play. They should have more than one purpose and provide children with the opportunity to use their imagination and creativity. Toys don't have to be complicated to be fun.
- 2) Hold out as long as you can before buying high-priced, television-advertised toys. Our kids often fall prey to the spectacular advertising ploys that spark their interest. Instead, purchase open-ended materials that make the most of a child's curiosity and imagination. Open-ended means items that can be used many different ways. Such items would include clay, play-dough, sand, blocks, and manipulatives such as Legos or Tinker Toys.
- 3) Buy some toys that promote parent/child interaction. Playing with your child brings fun to the parent-child relationship, builds communication, and can improve the emotional connection you have with your child. If you buy playthings that you find intriguing, you'll be more apt to engage in play with your child. However, avoid the trap of buying toys that interest you more than your child.
- 4) Avoid toys that perpetuate gender stereotypes. Sometimes toys are packaged in a way that promotes that they are for girls only or boys only. These toys can

limit a child's imagination and potential. Young children like to play with a wide variety of toys and should have that opportunity.

- 5) Consider the age of the child and the appropriateness of the toy. Their age, interests, and abilities should be at the forefront of your criteria for selecting gifts for children. Use the guidelines on the toy's packaging to help you determine if it is age- and interest- appropriate.

If you want more information (or ideas) for purchasing educational, developmentally appropriate toys for the children on your seasonal shopping list, drop by my office for the Extension publication titled "Understanding Children: Toys". The Geary County Extension office is located at 119 E. 9<sup>th</sup> Street in Junction City. Until next time, keep living resourcefully!