

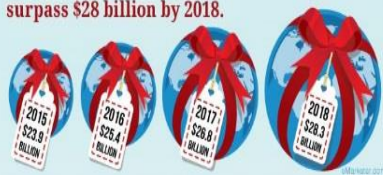
Financial Tips You Can Use

**CONSUMERS,
COMMERCE &**

Holiday Spending

How much do we spend during the holidays? This infographic explores spending forecasts, online vs. retail numbers and which gift categories get the most love.

Full-year, worldwide retail sales are expected to surpass \$28 billion by 2018.



U.S. holiday retail spending will hit \$630 billion in 2015, representing 19% of annual retail sales.

Online retail will grow 11% year-over-year, hitting \$95 billion, roughly the market cap of Starbucks.

The average person will spend \$812 this holiday season.



Most Popular Gift Categories



Money Saving Tips for Less Stressful Holiday Season

Cindy Williams, Meadowlark District FCS Agent

Let's face it Christmas is a joyful but stressful time of year and it can really stretch your budget to the limit. Take a look at these simple ways to spread the cheer and save your budget.

1. Make a list and check it twice. Having a list will help plan you spending and keep track of your spending. Be sure to make lists of things you need to buy, the food you need to prepare;
 - ✓ Buying presents—List who you are buying for, money allocated for each person. If you purchase larger gifts you might want to put the item on layaway so you can pay on it over a period of time.
2. Use social media to shop;
 - ✓ If you use Facebook or other types of social media you have likely followed several retailers who have caught you eye with the deals and coupons. Use these to your advantage when Christmas shopping. They usually have exclusive deals for their followers that offer discounts, alert you to sales and seasonal deals. Don't forget to use your smartphone apps to help finds bargains too.
3. Creative Gifts;
 - ✓ Creative in the kitchen, make a personal tasty gift from your home kitchen.
 - ✓ Coupons that the recipient can redeem later. Idea could include, massage, movie date, free babysitting or even just a simple hug.
4. DIY;
 - ✓ Create something out of what you have on hand around the house. Pinterest is full of ideas for DIY.
 - ✓ Create your own wrapping paper. Make it a family affair and have they kids draw, paint or put stickers on brown kraft paper. It can be purchased by the roll. Tie up your packages with yarn, jute or fabric ribbon for a festive touch.
5. Shop like Santa;
 - ✓ Get in and get it done and get out.
 - ✓ Shop during the extended shopping hours, go at times stores will be less crowd.
 - ✓ Shop for the big ticket items last. This help to keep in perspective what is a good price, so set your budget, buy the smaller items first then tackle the larger gifts.
6. Track your spending;
 - ✓ Keeping track of holiday expense will help you avoid breaking the budget. Contact the Wildcat Extension Office, Altamont office and have them send you one of our envelopes. These are easy to tuck in your purse and provide a place to store the receipts.

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“Holiday Spending: Making Your Money Go Further”
Cindy Williams, Meadowlark Extension District FCS Agent

It's that time of year for giving gifts, entertaining, hosting holiday parties—and for many, overspending and financial stress. Setting a realistic holiday budget and making sure to stick to it are the first steps to a more affordable and less stressful season. This program will offer tips and tools to help you enjoy the season without letting holiday spending get the better of you and help you to control your holiday spending and avoiding major holiday financial blowouts.

Here are some do's and don'ts to consider:

- Set your holiday budget.
- Black Friday Frenzy: Who doesn't love a good deal? But Black Friday can easily become less about the deal and more about the “sport” of shopping. So take a team timeout. Decide before you embark into the Black Friday Frenzy what it is you're shopping for. Then stick to it. Don't grab things because they're on sale—you will find yourself overspending and buying things you really don't need. If you have energy to burn after that Thanksgiving post-meal nap, consider a family game of flag football instead. It'll burn those holiday calories, keeping both your mid-section and your wallet in great shape.

Join together:

- **Make it fun!** The sheer financial pressure of the holiday-New Year shouldn't take away from your enjoyment of it. When you plan in advance and work within your budget, you take one extra concern out of the equation and you can concentrate on friends and family. If budgeting and planning isn't working, seek out the help of a financial advisor or another trusted financial resource. Make your holiday fun—not financially stressful.

Don't let scammers take away your holiday cheer

You've got meals to plan and gifts to buy. The last thing you need is to lose money to a scam. Here are three ways to avoid giving your hard-earned money to a scammer this holiday season.

1. Know how NOT to pay.

Is someone asking you to pay with an iTunes or Amazon gift card? Or telling you to wire money through services like Western Union or MoneyGram? Don't do it. Scammers ask you to pay in ways that let them get the money fast — and make it nearly impossible for you to get it back. If you're doing any holiday shopping online, know that credit cards have a lot of fraud protection built in.

2. Spot imposters.

Imposters pretend to be someone you trust to convince you to send money or personal information. They might say you qualified for a free government grant, but you have to pay a fee to get it. Or they might send phishing emails that seem to be from your bank asking you to “verify” your credit card or checking account number. Don't buy it.

3. Make sure your money goes to real charities.

As a reformed Ebenezer Scrooge shows us year after year, the holidays are an important time to share with people in need. Unfortunately, sometimes charity scammers try to take advantage of your good will. And even when you're dealing with legitimate charities, it's still important to make sure a charity will spend your donation the way you want it to. Always check out a charity before you give.

By Amy Hebert, Consumer Education Specialist, FTC



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