

Shop Local for a Money Saving Christmas!

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The holiday season is upon us, have you started thinking about your Holiday Shopping? Believe it or not, Christmas is just a little over 5 weeks away and it will be here before we know it! Christmas is one of the most magical time of year and can often becomes the busiest time of year, making it easy to get caught up in the moment of gift buying! Planning ahead, setting a budget, and shopping local can help shoppers avoid over- spending while giving a little back to your community during the giving season!



There are many different ways to support small local businesses during the Holiday gift season. In 2010, American Express started the Small Business Saturday effort to help direct consumer's dollars to local businesses. The nationwide holiday is held the Saturday after Thanksgiving. This year Small Business Saturday falls on November 25th. Some ideas to help you shop local this holiday season may include:

- Using a local print shop to see if they offer greeting cards or other unique gifts.
- Support local flower shops by sending unique holiday arrangements that can be displayed throughout the holiday season.
- Shop at local craft shows that showcase youth and Local Entrepreneurs. If your recipient likes to cook, buy a cookbook from a local fundraiser and attach dry ingredients to a new recipe.
- Purchase from local grocery stores or farmer's markets for ingredients in your holiday meals.
- Purchase gift cards to local businesses, restaurants and businesses of interest.
- Recognize your own talents that you may have as well to provide a heartfelt gift that may not necessarily be bought at a big box store.

By purchasing even a few gifts off of your list can make a huge difference to your local town. Keeping your money local helps your local government receive more tax revenue resulting in better public services that you use all year long. Supporting local business that often donate to local charities and youth events, also allows those businesses to provide family and neighbors with employment opportunities.

Another important aspect of a money saving Holiday is your budget and the amount of money spent on gifting.

1. **Set a Budget:** Start by making a list of all individuals you plan to purchase a gift for. Decide on an amount that you wish to spend on each individual and don't go over. Saving money over time and placing in a designated envelope with each recipients name, will give you time to think of items that will be in your budget to purchase for the recipient.
2. **Track your Spending:** A lot of people spend like crazy come December and don't check their budget as they are spending. It then becomes difficult when you loose track and get off budget to play catch up. Make sure to keep a running list of all expenses and where your budget is at to avoid overspending in the long run.

For more information, please contact me at amclasen@ksu.edu or 620-244-3826. To learn about additional programs we will be offering, visit Southwind.ksu.edu!