

• **THRIFTY
PARENT**

2010

The Thrifty Parent's Guide to Christmas Shopping



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Thrifty Parent's Holiday Shopping Guide

It happens every year: You set a budget for holiday gifts, but quickly realize it's just not enough. The only thing worse than the insane crowds of shoppers, which descend daily on the mall, is trying to wrap a tight budget around all the gifts you feel you need to buy. So between the crowds, the disappointment of being broke, and the stress of trying to make *this* holiday the best ever it's no wonder that the joy of Christmas becomes the hassle of the holidays.

This year, Thrifty Parent wants to help eliminate all the stress by giving you, dear reader, our free holiday shopping guide. The guide will give you some general holiday shopping tips and ways to save money and stretch your dollar. Plus we'll highlight some of this year's "it" toys and toys that are popular every year. Like everything else from Thrifty Parent, you can expect common sense advice that will help you save money, time, and your sanity.

Saving Money on Holiday Gifts

Shop Sales

This year we are seeing more early-season sales than ever before. Wal*Mart and Amazon.com are just two retailers that are offering great deals on electronics in the weeks leading up to Black Friday. These early sales are likely to rival Black Friday prices and similar to Black Friday, the quantities are limited. Be sure to be a smart shopper, however, because some stores are trying to lure early shoppers with "sales" that are no better than their every day prices. Compare prices before you buy to ensure you're getting the best price.

Shopping early holiday sales are a great way to save a ton of money on a number of electronic items and toys. Currently, Amazon.com and Wal*Mart are each offering Buy 2 Get 1 Free specials on several types of video games, as well as steep discounts on televisions, computers, and

other gadgets. Likewise, toys get deep discounts during these special sales which can be a great time to shop to really stretch your gift budget.

Unfortunately, lots of people are looking to stretch their gift budgets, too, which means you'll need to be prepared to wade through crowds of people and stand in never-ending lines. Help fight the insanity by making a game plan before you go; this is probably not the time to wonder aimlessly through the aisles, or have your kids in tow. If you can get your hands on a sales flyer prior to the sale, make a list of the toys you are interested in and find someone to watch the wee ones.

Black Friday

Black Friday is the one-day mega sale the day following Thanksgiving, and kicks off the "official" holiday shopping season. Stores open early, some open *very early*. (This year Khol's will begin its sale at 3 a.m.) To help make sense of the madness, sites like Black-Friday.net list all available Black Friday ads. Participating stores offer some amazing deals, and if you can stand the crowds, expect to save big on toys and electronics, as well as kitchen gadgets, clothing, linens, and door-buster items. Black Friday sales are often the best way to get that one big-ticket item your kids are dying for, especially if it is normally out of your price range.

There are some drawbacks to shopping Black Friday sales. First, quantities are often extremely limited on big-ticket items. Second, you have to get up really, really early and deal with lots and lots of people. Of course, there are still decent deals later in the afternoon and the crowds general decrease as the morning wears on. **Bottom line:** If you're trying to maximize your gift budget and are feeling brave, hit the stores early-early. On the other hand, if you just can't stand crowds and chaos, shop later in the day or wait for Cyber Monday.

Cyber Monday

Cyber Monday is the online equivalent to Black Friday and is the Monday after Thanksgiving. Some retailers offer the same or very similar deals to their Black Friday sales while others offer completely different, but still very

good deals. If the site does not explicitly offer free shipping, be sure to check online coupon sites for free shipping codes. However, as online shopping hits epic levels, this year you don't wait until Cyber Monday! Many online retailers are trying to entice early shoppers with sales beginning as early as Thanksgiving Day, and large retailers are offering the exact same sales in stores and online. For parents who aren't able (or willing) to hit the Black Friday sales, online sales can be the perfect answer!

Pre-Black Friday Sales

Black Friday got its name because the day after Thanksgiving is typically the first profitable shopping day of the holiday season. Since stores want to make money it seems natural to try to become profitable earlier and earlier each year, especially in this current economy where a number of retailers are struggling. Over the last few years there has been a sharp increase in the number of BIG sales prior to Black Friday. Wal*Mart and Amazon are offering up prices comparable to their Black Friday sales, so if you see something appealing it's a good idea to buy it now. Be careful, however, because other retailers' "sale" prices are not sale-priced at all; in fact, some prices are at or just slightly below their regular prices and are just trying to catch foolish shoppers.

Clearance Sales

Clearance sales are unpredictable, but are worth checking out because you can pick up great stocking stuffers and smaller gifts. Unless you get lucky with a discontinued big-ticket item, don't expect clearance sales to yield a lot large gifts.

Inexpensive Gift Ideas

If you exchange gifts with even just a few neighbors and friends it can be overwhelming and financially exhaustive to purchase gifts for everyone. What do you get for the people who have everything, and how do you shop for adults on a limited budget? With a little planning you can give thoughtful, homemade gifts that will be appreciated more than a less personal gift.

Homemade Gifts

Homemade gifts are wonderful to give to the people who have *everything*, especially if you have a particular talent or hobby. Knitting, crocheting, and fabric crafts enable you to give away unique gifts without breaking the bank. From the home chef, cookies, canned goods, and even herb-infused oils are delicious ways to share your talent with friends and family. Even if you don't have a specific hobby or talent, you can search the internet for ideas on creating easy homemade Christmas gifts. Homemade Christmas gifts are also a great way to get your kids involved by having them help out.

There are some things to consider before committing to homemade gifts this year. First, homemade gifts are not always cheaper than a store-bought gift so be sure to budget for the cost of materials, which can sky rocket if the project is quite large. Also, making multiple gifts may take a great deal of time. Be sure you have enough time to create homemade gifts to avoid getting overly stressed by the time Christmas rolls around.

Gifts of Time

I personally like this option a lot because it truly embraces the holiday spirit, not materialism. Offer a handmade "coupon" that promises the recipient can exchange it for something special, like an afternoon fishing or learning a family recipe. This is what you give to someone who already has everything because time cannot be purchased. Instead of offering to spend time together, give new parents a coupon that offers a free night of

babysitting, or chore coupons to help out with dishes and laundry. Gifts like these cost relatively little, but are highly valued because time is so precious.

eBay Gifts

Purchasing gifts on eBay has two benefits. First, you may be able to find brand-new gifts for less than retail which is a great way to save money (just be sure to watch the shipping and handling charges). The other benefit to shopping eBay is that you may be able to find the super popular “it” toy of the season that isn’t in any of the stores near you; however, in this situation you should expect to pay more than retail if the demand is quite high.

Used Gifts

Many parents don’t consider buying used when it comes to gifts because it doesn’t feel right to give a used gift, and that is understandable because our culture values NEW. On the other hand, buying used may give the chance to gift an “expensive” gift that would otherwise be out of your price range. The smaller the child, the easier it is because they haven’t learned the societal beliefs about “new” and “used” toys. Check eBay and Craigslist for gently-used, big ticket toys like swing sets, play stations, and ride-on toys. In all likelihood, your small child probably won’t notice that the gift is used.

Layaway

Layaway allows you to pick out the items you would like to purchase, put a small amount of money down, and then make regular payments until the merchandise is paid for. While layaway doesn’t necessarily save money, it does allow you to shop the early sales, avoid the crowds and chaos, and makes holiday shopping a lot gentler on your budget. If you find that you often use credit cards to finance your holiday shopping, you may want to check into layaway because you could avoid paying unnecessary interest and finance charges associated with credit cards. Kmart and Toys ‘R Us are just two stores that offer layaway options.

Thrifty Parent's Holiday Gift Guide

For more gift ideas by age group, check out the [Best Toy Guide](#) and the hot toy guide from [Toys 'R Us](#).

Babies & Toddlers

"It" Toys of the Season

- The Sing-a-Ma-Jigs from Fisher Price are wacky characters that chat and harmonize with each other. The more you buy Sing-a-Ma-Jigs you buy (starting around \$15 each from [Amazon.com](#)) the bigger the chorus you can create!
- [Pillow Pets](#) are plush pillows in the shape of a number of creatures from lady bugs to monkeys to pigs. They start around \$20 and are available at most Big Box retailers as well as online.
- The [Fisher Price Laugh & Learn Learning Farm](#) was one of the most popular baby toys of 2009, and is shaping up to be equally as popular for 2010. Available almost anywhere, the large toy offers 3 playing modes and teaches letters, numbers, and counting, and is recommended for ages 6 months to 3 years.

Ever-Popular Toys

- "The Farmer says..." [See & Say](#) is a classic gift for babies and toddlers.
- Blocks, whether they are wood or plastic, are always a great gift for this age group. The price varies widely depending on the brand, material, and amount in the set, but who doesn't love stacking and building?
- Pianos, drums, and tambourines are always popular gifts for babies and toddlers because making noise is so much fun. Like most other always popular toys, musical toys are widely available in nearly every price range.

Stocking Stuffers

- Lamaze [Infant Development](#) toys are perfect stocking stuffers. Available almost everywhere, they start around \$10, are bright and colorful, and can clip to car seats, strollers, etc.
- Crayola Tadoodles tub crayons are great for older babies and toddlers. (I don't recommend the paint or regular crayon tadoodles, but the tub crayons are awesome!)
- Play-dough is a perennially popular stocking stuffer that is reasonably priced and loads of fun.

Kids

“It” Toys of the Season

- Video game systems have been popular since they first came out, but this season there are some new comers that are guaranteed to be popular. The [Fisher Price iXL](#) is ideal for younger kids while an Xbox gaming system with its newly launched [Kinect](#) is likely to be a huge hit for families this season.
- [Squinkies](#) are small, squishy pencil toppers that also have their own play lands. I have no idea what makes these toys cool, but several websites are claiming these little things will be at the top of every little girl's wish list this year.
- Imaginarium Pretend-Play Toys are a bit pricey, but offer toys for both boys and girls such as dragon's lair and doll houses.
- [Loopz Game](#) is a musical memory game retailing for about \$30 at a number of locations. The game offers several challenging levels, and gets harder as the game progresses.

Ever-Popular Toys

- Kitchen Play Sets
- Dolls
- Craft and Science Kits

Stocking Stuffers

- Matchbox Cars
- [iKareoke for iPods](#) – At \$30 from Wal*Mart, it's more than a typical stocking stuffer, but it's too cool to ignore.
- Mini-brain teasers start around \$2 for loads of fun (and maybe a little frustration).

Teens

“It” Toys of the Season

- Xbox 360 with Kinect is a pricey gift, but may be appropriate as a gift for the entire family.
- Apple iPad is on many wish lists this year, but don't expect to see a lot of deep discounts on Apple's latest product.
- iPod Shuffle – At \$49, it's an affordable gift for your teen who wants to take music on the go. If you purchase the Shuffle from the Apple store, you can have it engraved for free.

Ever-Popular Toys

- Gift Cards are always popular with picky teens who enjoy a little autonomy and shopping.
- Music – Purchase CDs for your teen, or opt for an iTunes gift card and let them make their own CD.
- Books

Stocking Stuffers

- [Bananagrams](#) is a fun scrabble-type game that comes in its own adorable, zippered pouch.
- Rubik's Slide – The Rubik's cube got an update. Starting around \$20, it is a pricey stocking stuffer, but one that is sure to please.
- Action-figure flash drives allow teens to take data with them.

Specialty Gifts

Once in a great while you may be able to surprise your kids with a truly remarkable gift. Vacations and family pets are among the most popular, but perhaps there is something very special your family has been wanting.

Vacations

A family vacation may not be the most economical gift, but can be one of the most memorable in a child's (or parent's) lifetime. A holiday trip, whether you will be traveling over the holidays or simply giving the trip as a holiday gift, takes a lot of planning. Know that family-orientated places, like Disney World, will be more expensive over the holidays than visiting at a different time. If you have older children, they may have their hearts set on a trip with friends or one that gives them the chance to explore their interests. Since telling your kids about a trip is half the fun (as a parent) be sure to record your family's reaction with a video camera!

Pets

A lot of parents want to surprise their children on Christmas morning with a puppy or kitten. And while this may seem like a good idea, it's not. There's a reason animal shelters see a dramatic increase in the three months following Christmas: Families find that for a number of reasons, their newly adopted pet is not everything that was expected, and the pets end up paying for a hasty decision.

A family pet should be picked out as a *family* to ensure that your new pet is a good fit. If you want to surprise your children at Christmas, wrap up some pet supplies and let your kids know that you will pick out your pet as a family. Have your children help research different breeds that seem like they would be a good match for your family's lifestyle.

Happy Holidays!

Thanks so much for reading – best of luck with your holiday gift buying this season!