



Shop safe

Gift-giving during COVID-19

The holidays are around the corner. It can be tempting to spend too much on gifts. But no one likes the gift of debt. And this year, many people may avoid shopping in person. Plan ahead to reduce spending and stay safe from COVID.

Before you start shopping, follow these simple steps:

- Look at last year's holiday list. Check to see if all of these people still need a gift from you.
- Decide how much you can afford to spend for holiday shopping. Many people are financially strapped this year, so be realistic.
- Write down how much you can spend on each person. Add up the total cost. And make adjustments if it's over your budget.
- If you're shopping online, buy a prepaid credit card and don't spend any more than that. If you're shopping at the store, use cash. Leave your credit and debit cards at home so you don't spend more.

On a tight budget? Here are some more tips:

Keep it simple. Contact family members and close friends to set up gift limits. Or plan a grab bag so each person only needs to buy one gift. You can even mail the gifts and open them together via video-chat.

Make a coupon book. This works best for family and close friends. Each coupon can be “turned in” for a special favor or treat. From a massage for a spouse, to a special baked treat — the choices are endless.

Shop the discount stores. Try to use discount outlets for a lot of your items.

Get creative. Think of what will have meaning to your family and give life-long memories. For example, you could use an online app to make a family photo calendar or mugs to send to all.

Go virtual. Send e-cards instead of paper cards. This also saves on stamps.

Buy early. Shop online throughout the year and look for good deals. Stocking up all year long can save you money.

Buy late. Sometimes there are big discounts just before the holiday or right after. You can also shop after the holidays to find great sales and get ready for next year.

We sometimes forget the true meaning of the holiday season. By minding your budget and keeping safe from COVID, you can make gift giving fun.



The EAP is administered by Resources For Living, LLC.

All EAP calls are confidential, except as required by law. EAP instructors, educators and participating providers are independent contractors and are not agents of Resources For Living.