

## Do You Need Help For the Holidays?

Gas prices aren't too bad and she is feeling good. So, she buys great holiday gifts, looking at the ads and selecting which item would be best for each person. She thinks it would be fun to invite family and friends over, not remembering some of the family tensions last year or thinking about how much work would be involved. Suddenly, she realizes she may have gotten a little too much into the holiday spirit. She needs a helping hand to cope, and she's not sure where to get it.

Has this happened to you or someone that you know?

The holidays are a wonderful time for family and friends to reach out to each other, share stories, and exchange gifts. They are also a time when stores do all they can to get people in the doors and money in the registers. Here are a few helpful suggestions during this holiday season.

### Are you giving or spending?

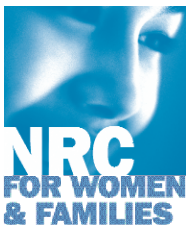
The spirit of giving has more to do with showing people you care, not showering everyone with expensive gifts. First ask yourself, "What bills need to be paid?" and "How much should I spend this year on gifts?"

Figure out how much you will need to pay your monthly household bills and any credit card debt before you begin buying gifts. Make sure that all of your financial demands have been met and will be met for the coming months before you shop. All too often, people are lured into overspending for the holidays.

Charging holiday purchases to your credit card is very convenient. But if you already have debt on those cards, or won't be able to pay your entire bill, the \$20 bargain you buy now could easily end up costing you more than \$50 before it's paid for.

### Think and plan before you shop

What is a meaningful way to show that you care, not necessarily the most expensive way? Think about the answer before you shop.



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## Shopping safely online or in person

- Use a credit card for all of your online purchases. Credit cards protect you under the Fair Credit Billing Act. Under this law, your liability for disputed charges on credit cards is limited to \$50 and you have the right to withhold payment while a disputed charge is investigated. If merchandise that is delivered is defective, you have the right to send it back to the merchant and not pay for it. It is much more difficult to get your money back when you've paid by a check, cash, or debit card.
- Keep a paper trail: Print and keep electronic copies of all of your online transactions, including product descriptions, price, the online receipt, and any e-mails you exchange with the online seller. Online orders are protected under the federal Mail/Telephone Merchandise Rule, which means that, unless otherwise stated, your merchandise must be delivered within 30 days.
- This is the time of year to be extra cautious when shopping — don't flaunt your cash, don't carry armloads of shopping bags, and don't leave packages visible in your car. Park in a safe, well-lit place and write down where it is — it's easy to get confused.
- When heading to the shops, only bring the identification and credit cards you actually need to make your purchases. Don't bring other cards, your Social Security card, or other personal information. This way, if your wallet is lost or stolen, you will have less to replace and less risk of identity theft.

Don't go into a store (or online) without knowing what you want to buy. You will save time and money by being prepared before you see the "Sale" and "50% off" signs. Create a list of gift ideas and the amount of money that you can afford to spend on each gift. If you're not sure what you want to buy, at least be sure of who you are buying gifts for and what you can afford to spend. Keep the list in your wallet, stick with your plan, and stay within your budget for each gift.

And if you spend too much on one gift, that doesn't mean that you should forget your budget for the rest of the gifts you need to buy.

## Eating and drinking

The holiday season gives us a little extra liberty to eat the things that we may stay away from the rest of the year. Enjoy yourself, but in moderation. People at a healthy weight add about a pound during the holidays and



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generally take it off in the spring. Unfortunately, most adults in the U.S. are already overweight, and they gain an average of five pounds during the holidays and don't lose it. It adds up, year after year.

Research shows that most people eat when food is in front of them, even if they aren't hungry. So, eating before a party probably means you'll eat twice. That's also why it is better not to stand or sit next to the food at parties. Remember that eggnog and alcoholic beverages add a lot of calories. And alcohol reduces your inhibitions, making food all the more enticing.

Research also shows that people eat and drink more when their plates and glasses are larger. So, whether you're a guest or a host, use smaller glasses and plates to keep eating and drinking — and calories — under control.

## Family and Friends

For many of us, the key to enjoying family and friends is moderation. Don't overstay your welcome or let others overstay theirs. Shorter visits can be much easier. Avoid the topics that tend to create tension, and if you need help (whether from your spouse, child, or others), ask for it rather than expecting it to be offered. That includes help with keeping children under control, preparing or serving food, cleaning up, or any other kind of help. When people are busy or having a good time, they often don't realize that their assistance is needed or expected.



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