The stores have on their holiday face. They are decked out in tinsel, Christmas carols are whispering in your ear, and even the store mysteriously smells like your mother’s famous gingerbread cookies. All this is part of an elaborate scheme to separate you from your hard-earned money.

Now I’m as big of a fan of Christmas shopping and enjoying the season as anyone is. Marketing strategies are designed to get you in the mood for Christmas and for you to spend, spend, spend. However, recognizing these ploys will help keep your budget intact over the holidays.

Let’s take a few minutes this morning to recognize how the emotions related to Christmas can affect your spending.

Impulse buys. The holiday shopping spirit causes you to reach for items and your credit cards. Do your shopping, but don’t indulge in impulse buys. Many of us fall into this trap when we are shopping for our Christmas list and find something that we’ve been wanting for ourselves.

Make a list and stick to it. If you are tempted by something that isn’t on this list, give yourself a cooling off period. Wait at least 24 hours before making that purchase. Often you’ll forget about the purchase before you leave the store. Now if you are still wanting the item after the 24-hour waiting period, take a look at your budget and see if you can afford it. If not, add it to your wish list for the next gift-giving opportunity, such as a birthday or even next Christmas.

Watch your exposure to ads. There is a connection between how much you watch television and the amount of money you spend. The ad industry is effective. The ads on television expose you to what products are available and make you want to buy. Research
by Harvard economist Juliet Schor shows us that each hour of watching TV per day will result in a $208 increase in annual spending. We see, we want, we buy.

Be aware of the ads in other places as well. Opt out of catalog deliveries and train yourself to read the meat of the newspaper and ignore the ads. Consider switching to public radio, listening to Internet radio or your personal music collection through the computer or a CD player. This will allow you to avoid the constant reminders to buy. You can even download a program that takes ads off your Internet viewing on your computer.

Limit your temptation to spend. If you are in the stores, either in person or on your computer, you will be tempted, particularly this time of year. Find something else to occupy your time.

One of the hints we give people to reduce their food budget is to shop weekly instead of daily. If you are in the store, you can’t help but be tempted by more items. And we’ve all had the occasion to go in after milk ($4) and come out with a $40 grocery purchase. Stay out of the store and you’ll automatically spend less.

Find alternative activities to enjoy the holiday season. Enjoy the News-Miner gingerbread house contest, take a walk, call a friend, or volunteer your time at any of the countless holiday activities that we are blessed with here in the Interior. Santa’s Clearing House, the Food Bank, the Rescue Mission and countless other causes can use your time and energy. Enjoy the holidays and make purposeful purchases. Your pocketbook will be the happier for your efforts.

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