This is the week for power shopping. We have Black Friday and even Cyber Monday ahead of us. Despite the good prices, you may find that the season may tempt you to lose track of your good intentions. Now is the time to make a plan to shop sensibly this holiday season.

First, make a list. Decide whom you will buy for and what you might want for them. The best budget plan can be completely undermined by indecision. Looking around for a gift with no ideas is a surefire way to overspend. Make a list early in the week to allow time for the next step.

Compare prices. Take a look at those Black Friday ads. See where items on your list are at the best prices. Take a moment to shop online. See if you can get the item at a cheaper price. But don’t forget to add in the cost of shipping. Sometimes we can pay more here in Fairbanks and still come out ahead when shipping is included.

Be open to new ideas. Can some of these items with great prices work into your list? But it should be a replacement for a gift idea on the list, not be in addition to the original item. That is one way we sometimes overspend, by purchasing additional gifts.

Don’t get carried away. These marketing gurus know how to separate us from our hard-earned money. The carols are playing on the loudspeaker, the prices are good and we fall into the trap. All this is to lure us into the store for some special prices, then we just keep shopping. And the second round of prices are not quite as low as those that attracted us at first. The specials are called loss leaders. The store knows it will lose money, but it gets you to spend on additional items (those with a higher profit margin) while you are in the store. If you truly want to save money, buy the extra special prices then walk away. Plan the rest of the shopping for later.
Keep track of when you have reached your limit. When you have finished your list, quit shopping! Continuing to look and willy-nilly wandering through the store will just help you blow your budget. You know you are going to find something else you must buy.

I’m one of those who shop all year long for Christmas. Sometimes it is easy to keep buying even though everyone is already taken care of. This time of year, I get everything out of the hiding places and take account of what has already been purchased. If you shop like I do, you may need to check items against your list and see what remains to be purchased. Don’t overdo — stick to the list.

Black Friday and Cyber Monday are great ways to fill your Christmas list. Just don’t break the budget when you do.

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