

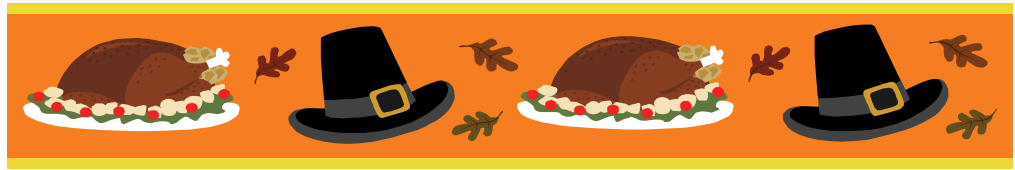


Quick Tips  
for  
Managing  
Holiday  
Stress:

- Keep expectations manageable.
- Be realistic.
- Set differences aside.
- Learn to say no.
- Plan ahead.
- Forget about perfection.



# HCS Staff Wellness Newsletter



## 7 Questions to Ask Yourself Before Buying

With the Holiday Season and Black Friday approaching, many Americans will be finding deals not only for those on their Christmas List, but for themselves. Before you pull out your wallet this Holiday Season, go through this money-saving checklist:

1. **Do you have to buy this item?** Does the intended recipient already have a similar item or are you buying it just for the sake of having a gift purchased?
2. **Have you found the best deal?** Before you buy a big-ticket item, compare prices at three similar stores. If you are buying online, do not hit the checkout button until you've searched for discount codes or coupons.
3. **Have you gotten your Zzz's?** If you are tempted to make a big ticket purchase, sleep on it. Research shows we're willing to spend more money when we're emotional, so a delay can help take the drama out of the situation.
4. **Are you buying just because it's on sale?** Does your dad really need another tie or does the price just seem too good not to grab it? Keep in mind that people often buy more than they planned at a discount outlet.
5. **Have you asked about future deals?** If there is an item you are eyeing, tell the store manager that you'd love to know if it's going on sale; some retailers will hold it for you a day or two. If it's a place you shop regularly, sign up to receive email notices about sales and special promotions.
6. **Do you love it and need it?** (Or would the intended recipient love it and need it?) Don't pull the trigger on a purchase until the answer to both is a resounding yes. If you're not fully enamored when you buy the item, you really won't be when the bill arrives.
7. **Can you afford it?** If you don't have money in the bank to pay for the item in full, don't buy it. No matter how inexpensive it is, charging it to a credit card if you carry a balance just isn't worth it. In fact, the amount you pay in interest could wind up doubling the cost (or more).