



**Quaker Oats Credit Union**

## **Holiday Gift Budgeting: How to Regift & When to Reciprocate**

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A recent survey found an increasing number of shoppers admitting to falling prey to the seasonal pressure to



spend beyond their means. About one in three also called the holidays more "financially stressful," than the previous year.

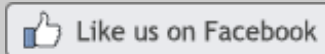
**Below are a few ways you can realistically keep a lid on spending (in some cases, spending nothing) without feeling guilty.**

### **How to regift**

Re-gifting has its place and time and should be done carefully. Don't look at regifting as a way to just save money and de-clutter your garage. First and foremost, your decision to re-gift a personal item - especially if it's been opened or slightly used - should be based on whether the recipient would actually love to have it.

A first edition book of an author they admire that's just collecting dust in your library is a good example of an appropriate re-gift. Also acceptable to regift: a family heirloom that you'd like to pass on to another family member.

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### **When to reciprocate gift-giving**

If an acquaintance or co-worker you're not really buddies with gives you a present - and you're completely caught by surprise - you don't need to do the same (even though you may feel compelled to reply, "Oh thank you! Uh, I have your gift at home! (not)). Next thing you know you're running to the mall and trying to match their gift, only adding to your credit card balance.

Just offer your thanks and follow up with a handwritten card and maybe treat him or her to a drink at the next happy hour.

### **Gift those who've made your life easier or better or both**

If you are going to buy gifts this year, be sure to reserve some of that budget for those who have worked hard to bring joy to your life or have made your year better. People like babysitters, teachers, coaches, etc. No need to go overboard but do show your appreciation in the form of a thoughtful gift. Something homemade, even.

*Source: [www.wisebread.com](http://www.wisebread.com)*

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