Don t let the Christmas season break your bank account



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(NC) Tis the season for lavishing your loved ones with good tidings and gifts tidings may be free but gifts come at a cost.

Keeping a cap on holiday bills may be easier than you think.

Follow these simple tips to help you stay on track with your holiday budget:

- Get on the nice list. Sign up for retailer emails. Many of your favourite brands share deals and discounts via email, especially during the holiday season. Sign up to get the inside scoop on promotions and first dibs on discounts.
- 2. Budget your spending and bag a deal. Many retailers offer online exclusive products and sales. Shop online during your lunch break or even from your mobile phone on your commute home to snap up holiday sales as they happen. Have a clear budget and keep it handy for quick reference to make sure you don t blow it on an impulse buy.
- Look for free shipping. Many of your go-to holiday shopping

destinations offer free shipping within Canada when you make purchases over a certain amount. If you plan on sending gifts to loved ones in a different city, take advantage of free shipping to save yourself time and money.

4. Don t pay for return shipping. The turkey has been carved and the gifts unwrapped. Once the tissue paper has settled, there is time for you and your loved ones to reflect on your holiday gifts. If you purchased a sweater for your dad and it doesn t fit or the game you bought for your nephew wasn t exactly what he wanted, send the gift back. PayPal's newly launched Return Shipping on Us service will foot the bill for return shipping costs on eligible items, saving you up to \$30 per claim.

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Don t let the holidays take control of your wallet.

Become a bargain hunter, shop at your convenience, and hit the shops ahead of the crowds to take advantage of deals this season.





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