

## Shop smarter for the holiday season

Written by Holyoke Enterprise

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This holiday season, smart shoppers are considering not only the cost of their purchases, but hidden expenses that can arise later—such as unexpected repairs, replacement costs, accessories and more. With a little advance planning and by following these shopping tips one can stay on budget well into the new year:

—Shop around: Just because one retailer has it “on sale” doesn’t mean it’s cheaper than another’s “regular” price. And if something is on sale in a store across town, calculate the time and cost to travel there. Call ahead to make sure the item is in stock, not in “limited quantities only” or “not available in all stores.”

—Save those receipts: Check the retailer’s return policy. Note if there are time limits or restocking fees. Always save receipts and get gift receipts to include with presents.

—Protection packages are saving plans: Extended service contracts and cell phone insurance can be a key part of a holiday “savings” plan, to save on future unexpected costs that could hurt one’s overall budget.

Beyond simply extending the original warranty, good service contracts offer free troubleshooting and protect against accidental damage and normal wear and tear. For cell phones and mobile devices, choose insurance protecting against loss, theft and damage, especially if one has kids or travel frequently.

“Especially in these times, investing a few dollars now in service contracts for major purchases like expensive toys, consumer electronics, appliances and sporting goods is essential to avoid unexpected costs for replacing items that are accidentally broken or need costly repairs,” said Jamie Breneman, a spokesperson for N.E.W. Customer Service Companies, Inc. “Shoppers increasingly are finding these plans are a great way to gain peace of mind and enjoy products longer.”

—Stock up on accessories: Make sure you’ve purchased all needed accessories, like batteries, memory cards, connectors and wires. Check the box or with the store to learn what’s needed for the gift. This way one won’t lose precious time or money returning to the store.

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—Bulk up: Buy in bulk when possible. If you're a parent loaded with toys that drain batteries fast, save by buying them in bulk. Or, if someone has several electronics buffs on their birthday or Valentine's gift lists, stock up now and take advantage of any sales.

—Avoid costly DIY projects: Don't ruin the holiday with a hole in the living room wall. Avoid do-it-yourself installation errors resulting in costly home repairs or product damage. Check if delivery and installation is available, especially on large electronics or heavy items. Make sure such services are timely, so not to get stuck without the latest holiday purchase up and running.