

The 12 Shopping Tips of Christmas

Norwalk, CT. – December 22, 2009

Carrie Coghill, Director of Consumer Education for FreeScore.com, suggests these "12 Shopping Tips of Christmas":

1. Make a list with potential items and dollar amounts. The last thing you want to do is to buy on impulse.
2. Have a plan. As with anything in life, a well-thought-out game plan will help make shopping less stressful and ensure that you work within your budget.
3. Pull credit reports and credit scores before you pull out the credit card. Pull a credit report to make sure you know what you can afford before buying. Choose a service like FreeScore.com that offers [3 free scores and 3 free reports](#).
4. Don't use your [debit card](#). There's too much potential liability if fraudulent activity takes place. This problem can put your credit score in jeopardy if you can't pay your bills because the stolen money hasn't been returned to your account yet.
5. If you don't have the discipline to pay your credit card off each month, don't use it. Maxing out credit cards will harm credit scores. Instead, use cash or checks for your purchases.
6. Think twice about a store's credit card offer when checking out. A credit score can be negatively affected due to an "inquiry" being made to the [credit reporting agencies](#) each time you apply for a credit card. The long-term impact on your credit score may far outweigh the savings.
7. Be informed when it comes to [gift cards](#). Some gift cards, especially the MasterCard and Visa cards, may have fees associated with them, declining balances over time, and expiration dates.
8. Understand online shopping sales. Online shopping can be a low-cost, no-hassle way to efficiently finish your Christmas shopping. In fact, a site like [SavingsAce.com](#) offers deals you can't even find on Black Friday! However, other sites have deals with extra fees associated with them, making it cheaper to take the time to travel to the store to make your purchase.
9. Shop early. Shopping early can help to alleviate the stress associated with trying to hold out for the best sale of the season.
10. Save receipts. Holding out for that Christmas Eve sale may backfire when the only item left in the store costs three times as much as you wanted to spend. The remedy: Buy early, save receipts, and be prepared to make exchanges if your item is on sale.
11. 'Tis the season for [credit fraud](#). To protect yourself, sign up for a credit-reporting service that also monitors credit scores. A good place to compare security services is [Freescore-Reviews](#).
12. Don't wake up in January with a credit card hangover. The best way to get off to a good start in 2010 is to avoid having significant credit card bills show up in January. Gift giving can be enjoyable, but in the end, remember that spending quality time with friends and family is most appreciated!

About FreeScore.com

FreeScore LLC is a leading provider of online information management services that help consumers take charge of their own finances to reach their financial goals and achieve safety and security in their personal lives.

FreeScore.com is a leading online consumer information site, providing its members with affordable, unlimited access to all three of their credit scores and their complete credit profile. Launched in 2009 with an award-winning marketing campaign, more than 750,000 members have joined FreeScore.com to better understand their credit scores and reports. Members have unlimited access to their credit scores from all three bureaus, a complete credit profile, credit score simulator, and expert tips, articles, videos and other educational information about managing your own credit. For more information, go to <http://www.freescore.com>.

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