

4 Easy Ways to Save Money Buying Gifts

Show your wallet some love. Use these cash-saving tips when buying gifts for people on birthdays, Valentine's Day, and uh ... Arbor Day.

Now's the perfect time to start thinking about a budget if you have weddings, parties, and other events that require gifts if you want to avoid manic depression that stems from seeing a five-figure balance on your credit card statement.

Also: A budget plan for guys who hate budget plans

To help you manage your money better, we spoke with Donna Skeels Cygan, author of *The Joys of Financial Security*, for tips to keep your bank account in tact.

#1. GO HOMEMADE (OR HOMEMADE-ISH)



Homemade gifts aren't as lame as you might think when you're dating someone. In the event of her birthday or Valentine's Day, if you and your girlfriend have agreed on not exchanging gifts, it's bullshit. She's going to get you something, so having a homemade surprise up your sleeve will absolutely keep her happy. And if she's happy, that could make you a happy guy later on. Hint: naked sex.

Same goes for family members or close friends; they'll enjoy the effort. However, with your boss, tread carefully. He probably won't appreciate your best watercolor painting, so you might have to shell out a few bucks.

#2. REGIFT SHAMELESSLY

Did your boss forget you're a beer-swilling manly man and give you an expensive bottle of champagne for the holidays? Unless you're a uncontrollable booze hound, regift it. Squirreling away anything that remotely seems giftable may seem cheap, but it's also smart — especially for the

obligatory occasions where everyone expects you to give a gift but not one that's too cool or unique.

From unused gift cards to stuff you kind of want but never took out of the package, your regifting skills will allow you to live up to those low expectations.

#3. DISCUSS EXPECTATIONS

Skeels Cygan recommends bringing up the gift issue with people you typically exchange gifts with. Seriously, does your dad need another sweater? Probably not. Suggest doing something together, like a LivingSocial deal for dinner at a decent restaurant. With your girlfriend, you're not going to get off that easy.

So ask her what she wants. If you can't deliver, consider owning up to that and requesting something that fits into your budget. Do you risk seeming like you're a shitty provider? Absolutely. But you're also using good communication skills and being honest — and she'll appreciate that.

#4. USE CREDIT CARD REWARDS

If you've got a few credit cards, cash in on reward points. Each point is roughly worth a penny, but with bonus points it's possible to rack up enough so you have quite the cache socked away. Giving the poor monetary conversation, buying merchandise might not be your best play. Opt for gift cards instead.

Read more: <http://www.modernman.com/4-easy-ways-to-save-money-buying-gifts/>