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Money

Sat, November 8, 2008

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By KELLEY KEEHN

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Determine a spending limit beforehand.

Make a buying list and stick to it.

Carry only cash or debit; when cash runs out, the shopping's over!

Limit impulse purchases; put things on hold and come back a day later.

If you can't pay it off fully in January, don't buy it.

Draw names for large families - or instead agree to collect the money and contribute to a favourite family charity.

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