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Get a smart start on the holidays

By JOANNE RICHARD

Email Print Write Size: A A A Share: + Help

Don't let the ho-ho-ho hype leave you hopelessly in debt.

SUN INDEPTH RELATED STORIES Purchasing power Holiday tips

With the annual shopping orgy underway, it's time to tighten your money belt before it's too late.

Apply intelligent frugality now to avoid a holiday hangover later, advises money guru Kelley Keehn.

"Like over-eating during the holidays, we always feel awful afterwards."

Buffer up your negotiating muscles, sharpen your deal spotting and always negotiate: "Worst case scenario is the clerk says no. No harm in asking the manager, too."

If a cellphone is on your kid's wish list and you've been a loyal customer, ask for the new phone for free in exchange for signing their service contract -- even ask for them to throw in some accessories.

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