

Tips help you get the most out of invitation-only shopping

By Jayne O'Donnell, USA TODAY

Barbara Stark



Barbara Stark loves to shop but specializes in helping people curb the habit.

She's director of education for the non-profit American Debt Counseling and a member of the shopping club Rue La La. She says the invitation-only online private sale sites can be a dangerous temptation but also a terrific tool for saving money.

JOIN THE CLUB? Beware of overspending

"Savvy shoppers who are budget-conscious, know name-brand pricing and who recognize value can do extremely well on these sites,"

says Stark. "But on the flip side, these shopping sites can present very real budget danger to the majority of on-line shoppers."

The clock ticking down on the private sales adds pressure to purchase and the air of exclusivity only makes it more alluring, she says. Stark says it can feel like a "game" and be "a tremendously exciting experience that can become very addictive."

On top of those temptations, Stark also notes online shopping often doesn't seem as "real" to many people, in part because you don't swipe a credit card or reach into your wallet. "And no one sees you out spending money," she says.

To avoid falling into holiday debt from the allure of invitation-only shopping, Stark recommends:

- Make a gift list and spending plan, and exercise control.
- Know your limits. Stay within your spending plan, and know when to stop shopping.
- If you fall off the "budget wagon," recommit to your budget. Don't further blow it as so many do with diets.