



NO NEED TO
GET THIS
STRESSED!!!

CHRISTMAS IS
ONLY ONE DAY
OF THE YEAR!!!

SO TRY TO
SLOW DOWN
AND ENJOY IT.

Holiday Busters



THINK OF
THINGS THAT
YOU LIKE TO DO
AND ENJOY
DOING THEM!!!

THEN TAKE TIME
TO DO THOSE
THINGS.

LAUGHTER IS A
GOOD THING.

With the holidays approaching and the economy still uncertain, it's more important than ever for families to budget their money, monitor holiday spending and avoid getting in too deep with credit card debt.

Start the holiday shopping season by making a list of all the things you are likely to spend money on. This will certainly include Christmas gifts, but also think about holiday extras such as gift wrap, decorations, cards, postage, extra groceries, special clothing, extra child care, gas and other holiday travel expenses. Eating out can be a problem so try to save in that area.

Think about what you could use that you have on hand to make your own gift wrap. Use decorations from previous years and repurpose them in a different way, to make it look new. Cards are great to receive but in a pinch you could email, face book, zoom family members, text or give them a call.

Here are some suggestions! Really set down and think about the gifts you might buy. Do they really need that or could you have bought them something less expensive and something realistic that they need.

Don't forget to add in regular expenses which also occur this time of the year, such as property taxes, charitable contributions, winter car maintenance, car tags, insurance and other year-end costs. Think about the likely cost of all the items on your list and compare to the amount of money you have to spend.

The key is to create a budget—a spending plan that will help you cover regular and extra expenses—and **stick to it**.

Instead of spending a bundle buying gifts, think about homemade gifts that give of your time such as a typed set of favorite family recipes, a scrapbook of memories, or coupons for chores or services you can do for the recipient after the holidays. Another creative idea is to do something together, such as taking the family to the theater or out for a special meal instead of buying separate gifts.

Gifts that can be enjoyed by the whole family can also cut down on the number of presents given. For example, games can be a family gift and they are good for learning and something the whole family can enjoy together.

Finally, to put holiday spending in perspective, focus on the real reason for the Christmas season and look for non-material ways to celebrate. This will help to make the holidays more meaningful for everyone.

Some people are alone during the holidays. Maybe you know someone that could be lonely and invite them to celebrate with a meal together with you or your family. Reach out to others!!!

**Hope you have a
Very Merry Christmas this year!!**