



# Surviving the Holiday Crunch

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The holidays are supposed to be a wonderful time for you and your family, though sometimes the stresses leading up the holidays make it seem like quite the opposite. Remember that even in poor economic times ***there are ways to enjoy yourself and survive the holiday crunch.***

## Spending Money

Chances are you'll be spending at least some money during the holiday season. With careful planning, you can ***make a small budget go quite a long way.***

## Consider the following holiday money saving tips:

- 1. Save Throughout the Year.** Most people let the holidays creep up on them. All of a sudden they realize it's two weeks before Thanksgiving and they need to begin preparing. You can't pull money out of nowhere and you should resist the urge to put all of your purchases on credit. If you've done this in the past, you know first hand that you'll still be paying off last year's gifts for years to come!
- Automatically withdraw a small amount of money from each paycheck that goes toward your Christmas savings. Those small amounts add up to something big at the end of the year.
- 2. Shop Early.** When you shop early you can avoid the stress of the crowds and the urgency of having to make decisions quickly. Start by making a list of gift ideas for everyone. This way, as you see the items throughout the year, you can pick them up. You may even find that they're cheaper during off-peak times than during the holiday rush.

3. **Handmade Gifts.** If money is extra tight this year, consider giving your loved ones handmade gifts. Handmade gifts are given straight from the heart. They'll provide memories that last a lifetime and are important reminders that ***the holiday season is not just about spending money.***
4. **Shop for Deals.** While it can end up taking a great deal of extra time, make sure you do your homework when it comes to shopping for deals. Prices can vary greatly from vendor to vendor. Luckily, the internet can be your best friend when it comes to shopping for deals. It allows you to comparison shop quickly and easily from the comfort of your own home.
  - While you're shopping online, always remember to stay safe. If you haven't heard of the website you're purchasing from, make sure that you're shopping on a secure server and do additional research into the company to seek out reviews and opinions.

### **Planning Your Budget**

Whether or not you've saved throughout the year, ***it's always a good idea to put yourself on a strict budget.*** Give yourself a total dollar amount and then decide how much you'll spend on each person. If you need money for entertaining, decorating, food, or other things, budget for that as well.

Remember to check in with yourself from time to time to make sure that you remain on budget. While it may be extra work, it'll save you the stress of dealing with big credit card bills in the new year.

### **Dealing With Stress**

If the stress of the holidays has gotten you down, you're certainly not alone. It's not fun to have to deal with the financial aspect, but it'll help to keep the reward in mind.

If you've spent your money well, and your family gets through the holidays in a peaceful manner, then you've done your job. You'll be adding to the memories that will last a lifetime. ***Remember that you can't place a price tag on memories.*** When you keep that positive goal in mind, it'll be worth the stresses you have to endure.