

DOLLARS & SENSE

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Saving money for the holidays

The holidays are upon us and what better time to start thinking about how we can afford to partake in the festivities without emptying our pocketbooks?

During this joyous time of year, we love to make others happy by gift giving and rejoicing together in celebration, but to spend responsibly takes planning. Breaking your budget to celebrate the holidays will see you ringing in the New Year singing the blues. It's time to put pen to paper to make a holiday money savings plan!

Finding some extra holiday cash is simple and consists of tallying up your income and expenses and analyzing the best way to find or make additional money.

There are only two options. The first option is to increase the money you have coming in. Getting an extra part-time job, working extra hours at your existing job or even taking on a few side activities.

There are many ways that you can earn extra money on the side. Freelancing in design work, content writing, or coding is always in high demand. Providing ser-

VICES like babysitting, adult caregiving, house cleaning or yard work can earn you a pretty penny. Even selling your homemade goods, crafts or edibles can be a lucrative endeavor.

Of course, putting in extra hours at work, or working a side gig to make more money will be done at the expense of your free time and may drastically reduce the time you have to engage in other activities. That means you will hopefully enjoy the work you are doing, or perhaps option 2 is a better fit for you.

The second option to saving money for your holiday celebrations is to take a peek at your monthly expenses and cut out the waste and luxuries. Sometimes living with simply the necessities is preferable to giving up your free time. There is no right or wrong choice. Let us look at some ways that we can make the act of saving money rewarding.

We all know that a large portion of our budget goes towards food and drink. So it should be no surprise that the number one culprit in wasted money in almost every American household is food. Buying more than you eat and then filling up your trash can when it all goes bad is wasteful. Here are some easily incorporated tips to avoid wasting food and money.

- **Try buying groceries for shorter periods of time**, perhaps every 3 to 4 days so that your fresh produce can easily stay fresh and desirable. Shopping in shorter increments will eliminate waste.
- **Buy Generic.** Name brands are not just more expensive when it comes to clothing. Brand named foods are also more expensive than generic or store brand foods and often contain extremely similar products. Grocery stores will usually put the least expensive items either high or low on the shelf because they like to keep the popular, more expensive products at eye level.
- **Using tap water** instead of buying bottled water can easily save you money, and often municipality water exceed the health standards and regulations those of bottling companies. Doing this will also help the environment as it will stop plastic from filling up our landfills and oceans.
- **Stop eating out!** Eating out is much more expensive than eating meals you prepare in your home. Not only is it more costly initially, but it is also a single meal, whereas leftovers from homemade meals stretch your food dollar. Pack meals for work and host a potluck meal with friends rather than go out.

(Continued on page 4)

Fun Mason Jar holiday gift ideas

Mason Jars are the jelly to a frugal person's peanut butter. You can put anything in a mason jar decorated with ribbons and bows, and it becomes a beautiful and inexpensive gift. Here are a couple simple idea's for your mason jar holiday gift giving!

Art Kit in a Jar

A fun gift for an adult artist or child, especially for those long car rides to grandma's house for the holiday. Add crayons, markers or colored pencils, a small notepad, a pencil and pencil sharpener, stickers, or even a few small envelopes to decorate. You may even consider adding a couple of glitter pens or a small ink pad and stamps. Gift it with an age appropriate coloring book and watch for the smiles!

Caramel Apples

Fill a small pint mason jar with a light dipping caramel and gift with a couple of red and green apples tied with a bow.

Cookie Jar

Instead of presenting your holiday treats on a plate gift them in a wide-mouth mason jar tied with a big bow. It keeps the cookies fresh and looks great all at the same time.

Cinnamon honey butter

Combine 1 cup of honey, 1 cup of butter, 1 cup of powdered sugar and two teaspoons of cinnamon into a bowl. Whisk until smooth with an electric blender. Pipe the mixture into small quarter pint mason jars (4 ounces) using a pastry bag or ziplock bag with a corner cut off. Decorate the jars with evergreen and twine and you're done! Be sure to keep it refrigerated.

Hot Cocoa Snowman

Using a pint mason jar (16 ounces) fill your jar half way up with hot cocoa mix and then fill it the rest of the way to the top with mini marshmallows. Tie a piece fabric around the center of the jar, where the hot chocolate and marshmallows meet, like a scarf. Next, simply draw the snowman's face above the scarf and glue some but-



tons on the bottom of the jar below the scarf. You can even add a cute little top hat to the top of the lid to complete your cute little snowman!

Soup in a Jar

Layer any type of colorful dried beans and rice in a jar like split peas, black beans, white beans, yellow lentils, or even dried vegetables like carrots or corn. Send with directions to soak the contents over night and then add them to a crock pot with your favorite diced chicken or ham. A great idea for cold winter nights.

Sewing Kit

Add a pair of scissors, small spools of black, white, and tan thread, a handful of safty pins, some stitching needles, a measuring tape, instant-stitch gell,

etc to a jar. You can craft a small pin cushion on the lid with heavy fabric and cotton, just stretch the fabric over the cotton on top of the lid and secure with the ring. This idea works great for first-aid kits too!

Spruce up a gift card

Planning on giving gift cards this year? Make it more fun by placing the card in a jar full of candy or other small gifts. They'll get to enjoy the treat now, and a great shopping trip later!

Body Scrub

Homemade body scrubs or bath salts make great gifts and are much cheaper than their store bought counterparts. Try mixing 2 cups of sugar, 3 tbsp. lemon zest, 1/2 cup coconut oil, and 10 drops of lemon oil together for a great smelling and refreshing scrub.

Perfect Pet Gifts

Fill a jar with a variety of dog or cat treats as a gift for your favorite furry friends this Christmas.

Cupcakes in a jar

Layer your favorite sponge cake, fruit and whipped cream frosting in a pint jar and sprinkle a little colored sugar on top then add the lid and a bow. It's best to assemble this one right before gifting it.

Breakfast in a Jar

Fill a pint jar half full of instand oatmeal add a few spoonfuls of brown sugar, and add freeze dried fruit like strawberries or peaches on top. Send with instructions to fill the jar with milk or water and allow to stand in the fridge overnight. It can be popped in the microwave the next morning for a warm healthy breakfast.

For more mason jar gift ideas and recipies visit: masonjarcraftslove.com or putitinajar.com. ■

How to celebrate holidays without breaking the bank

Now that we are older and wiser, we understand that money doesn't grow on trees no matter how the mood takes us. Although we all rationally understand this, the shopping mania that precedes and follows the holiday season still gives us reason to stress and worry. It's never easy being the one that has to put a damper on the enthusiasm of your family and friends by seemingly being the only one concerned with your financial situation. Let's look at a few situations that could cause us financial distress this holiday season.

Traditions are important and usually traditions cost money. Fortunately, they don't have to cost an arm and a leg. It's easy to soften the financial burden of a tradition and enjoy it just as much if not more. For example, perhaps like many, you take a family skiing trip every holiday season. If you would like to continue your snow filled tradition, but lack the money to do so, look for a less expensive alternative.

Rather than booking an expensive ski resort and buy (or rent) that expensive ski equipment, find a nice countryside hotel. Our northern country is full of beautiful snowy landscapes that are not resorts and in turn are much less expensive. Bring along your snow coats, hot chocolate and a sled or two and your family is sure to forget about the more extravagant and expensive skiing trip.

Perhaps your traditions include a lot of time away from home. Traditions that take time away from home are always the most expensive because apart from the entertainment, you must include travel, lodging and eating expenses.

Moving your traditions back into the home with events such as game or movie night can be an excellent way to lower cost and increase socialization.

Consider having your parties and reunions at home where it is cheaper to throw. With the internet overflowing with recipes and instructions, you can cook almost anything that expensive restaurant can serve, at less high prices. Often, a glass of wine at a nice restaurant can cost as much as a bottle of wine that you can bring home from the store. Potlucks are a great idea because everyone brings something and the stress does not become overwhelming for any one person.

Maybe you do stay home. However, gifts are at the core of your holiday tradition. Gathering around the Christmas tree and opening up brightly wrapped presents of every shape and size is a common theme around the holidays. Many holiday traditions include gift giving, and that can be expensive, but it doesn't have to be.

An imagination, a pair of hard-working hands and a bit of enthusiasm can go a long way in finding or making inexpensive gifts that warm the heart and save the pocketbook. Let's explore how to make your gift giving a stress-free event by giving fun and inexpensive gifts this holiday season.

Gift giving is at the core of most holiday traditions because giving makes us happy, especially to the ones who mean the most to us. Unfortunately, the very thing that gives us the most joy during the holidays is also the very thing that causes us the most stress. Luckily, with a little imagination and planning you can save time, money and avoid shopping fever regret this holiday season.

For many, a large part of the gift giving fun is the hunt. Walking amongst the beautiful holiday decorations and amongst the throngs of people for the perfect item is what it's all about. These people are the ones that can pack a healthy dose of patience and humor before heading to town. For the rest of

us, merely the idea of such an outing is enough to raise the blood pressure. For these people, we now have online shopping. No matter which type of person you are, there are ways to reduce your cost and increase your joy.

If you have family members that live far away, or elderly family members that do not get out much, a material gift may not mean as much as a personal visit. Instead of shopping for a gift, take a day and pay a short visit. If they are able bodied maybe plan a picnic or a hiking trip. Older generations understand that taking time out of your busy schedule is one of the biggest gifts you can give.

Meeting a loved one in person and engaging in conversation, bringing back old memories and enjoying one another's company is a gift beyond measure and price and yet, it is absolutely free. If you don't feel comfortable showing up empty handed, a nice bottle of wine or platter of cookies will do just fine, and are inexpensive gifts to give.

Crafts and homemade items are always a wonderful way to give gifts without paying a hefty price.

The most important thing to remember is to keep it simple and do not try to reinvent the wheel. Whether baking a dozen mini loaves of banana bread or making Christmas tree ornaments, there are many who have done it before and are happy to help you do it in the most streamlined and inexpensive way possible. Social media and search engines are an invaluable tool when looking up ideas. Dollar stores are a wonderful place to shop for your crafting materials at rock bottom prices.

When in doubt, edibles are a great shortcut for the undecided gift-giver. You will find many nice sweets, nuts and other edibles available during the holiday at a reasonable price. Always keep any allergies or illnesses such as diabetes in mind when selecting the perfect edible gift for your loved one.

(Continued on page 4)

Reducing your utility expenses can save you money every month.

Some idea's to painlessly save on utilities are:

- **Turn down your thermostat** and put on warmer clothes or use a blanket. Studies have shown that sleeping at lower temperatures is good for your health.
- **Do a nightly electricity check.** Before bed go through your home and make sure that everything is turned off. For additional savings, use a power strip for all of your appliances so that you can turn them off each night. Using a power strip will also prevent any energy vampires from trickling away your electricity and money while not in use.
- **Turning down your water heater** from 140 degrees to 120 degrees can save you money by reducing energy usage. Turn your water heater off when you are going away for three days or longer to save even more.
- **Switch to LED light bulbs.** While they may be more expensive up-front, LED lights will save 80% of your electrical power compared to incandescent bulbs and 75% when compared to halogen lamps! Many LED lights have a rated life of up to 50,000 hours. That is 8-10 times longer than a typical CFL (most commonly used energy saving bulb). LEDs use no harmful environmental pollutants and are recyclable! It's a win-win.
- **Consider using natural holiday decorations.** Evergreens, pinecones, mistletoe and Yule logs are beautiful and cost much less in energy costs than houses that are lit

up so brightly they can be seen from space. You can also gather many natural holiday decorations for free, out in nature. If you must use holiday lights, using LED lights to decorate will not only use less energy but reduce your risk of fire because LED lights do not produce heat.

- **Rethinking big money expenditures** can make saving money for the holidays much simpler. Delaying that expensive vacation you have planned or even replacing it with a smaller one can help free up some holiday cash. Is that new car you were planning to buy going to drain your bank account? Why not wait a year and save that money instead? Delaying large purchases may be hard on your instant gratification want, but it can be an easy way to find money for the holidays.

Even if some of these tips come too late in the season or despite your best efforts you do not produce enough savings, it is important to remember that the holidays are not about spending money. Happiness during the holidays comes from simple, fulfilling human interaction. Having reunited family and friends around are a gift all its own.

Deciding to be happy regardless of your financial situation is a choice, and it's free.

A small gesture of affection can have the highest impact if it comes from your heart. If you don't have a large circle of friends or family, you can find happiness in helping those less fortunate than you and giving of yourself through service projects and charity. Doing this will not only create a sense of purpose but also leave you fulfilled and quite probably with a larger circle of friends next year. ■

How to celebrate holidays without breaking the bank

(Continued from page 3)

Another option is to give nothing at all to anybody you know. How is this possible while keeping the holiday spirit you might ask? Instead, give to a stranger who needs help. Out there in the world, outside of your everyday life and your bubble of comfort are a whole lot of people in need. They may be people that have been abused or are down on their luck and are starting over.

It may be an impoverished family or perhaps somebody who is homeless. There may be children who are parentless, or parents who are newly childless, or even people with no family at all. These people may be on the street corner or in a shelter or right next door.

Open your eyes and see their need. Then find a way to make them smile. Give them joy. If you don't have money, volunteering your services will cost you nothing. You can even do this in the name of a loved one and present your loved one with a letter or photo of your kind act or donation in their name.

Giving to those in need at a time that can be very lonely is a rewarding way of keeping with the true meaning of the holidays without the unnecessary consumerism.



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