



Reduce Your Holiday Stress

The holiday season is one of the busiest times of the year. Many people have more to do during the holidays than at any other time of the year. With all the activities, excitement, and family obligations taking place in such a short space of time, it's easy to feel overwhelmed and stressed.

Every year, news organizations take surveys to determine what causes people the most stress before and during the holidays. We've compiled a summary of the most common causes of stress in the list below. How many of these stressors do you relate to?

Top Ten Causes of Holiday Stress

- Spending more money than planned
- Choosing the right gift for each person
- Taking care of personal health (keeping up an exercise routine, eating healthy, etc.)
- Getting things done at work so time can be taken off during the holidays
- Sending holiday cards or gifts on time
- Finding enough time to do all the holiday shopping
- Determining a budget before shopping
- Tracking holiday spending



- Having something to wear to holiday events
- Participating in family holiday traditions
- Planning ahead

A little advance planning can help you manage your money and your time better and help you avoid some of the holiday pitfalls. The result will be less stress and more peace this holiday season. ■

Creative Gift-wrapping Ideas

If you're tired of your gifts looking like everyone else's, try a little something new. Gifts don't have to be wrapped with paper and ribbon that you bought at the store. Let some of the following ideas inspire you while they save you money.

- For smaller items, try small Chinese takeout cartons, the ones that have a folded top and metal handle. You can usually find these boxes very inexpensively at a paper outlet store. Decorate the outside with crayons or stickers. Write the recipients name on the top flaps.
- Cut sponges into shapes of popular holiday symbols. Dip the sponges in paint and press them onto plain Kraft paper or even brown paper bags from the grocery store. Your decorating can fit the gift or

Continued on page 4

Ten Tips for Planning Ahead for the Holiday Season

To help you avoid some of the holiday stress this year, we put our FFEF heads together to give you some tips that will help you stay in control of your money and time during the holidays.

1. Create a holiday budget and stick to it.

Identify just how much you have to spend for the holidays. This will take careful analysis on your part. Your FFEF counselor can help you analyze your budget to see what you might be able to allot to holiday spending. It may not be very much, but that's okay. Once you've decided just what you have available, it will be easier to resist the temptation to spend more than you can afford.

2. Decide on the people you most want to remember this holiday season.

Once you've created your holiday budget, decide how much you have to spend on gifts. Remember that gifts

are not the only expense during the holidays. Special meals, parties, decorations, etc. must all come out of your holiday budget. Decide what are must-haves and what you can do without this year.

You may not be able to buy gifts for everyone on your list this season. That's okay too. Bake cookies that you deliver in person, make holiday cards from items you have on hand, or simply make a phone call. You can even tell people that you are working to get your finances where they should be, but you wanted to let each person know how much he or she means to you so you are stopping by or calling to do just that. People will appreciate knowing that you are thinking of them. Once you've made the decision not to buy, sticking to it will be easier.

3. Make a shopping plan before you go.

Don't shop aimlessly. Decide beforehand which stores you will visit and how long you will spend at each store. Be realistic and allow for travel, weather, and holiday crowds. Follow your plan as closely as possible so you don't get sidetracked, but be flexible enough to enjoy

Continued on page 3

Reduce Trash and Expense This Holiday Season

After the gifts are open and the "oohs" and "aaahs" are over, does someone at your house usually grab a trash bag and fill it with the used wrapping paper and ribbon? Did you know that most of those paper products are reusable, or at least recyclable? The holidays can be pretty hard on the planet as well. Discarded items don't just include holiday wrap, cards and ribbon. Think of the enormous quantity of cans, bottles and plastic containers tossed after holiday celebrations. A recent report from the Department of Environmental Protection noted that the volume of household garbage in the United States generally increases by 25 percent between Thanksgiving and New Year's Day, from 4 million tons to 5 million tons. That's a lot of landfill.

Trimming the amount of trash you generate this season can also trim the amount of money you spend, and it doesn't take a lot of effort. Here are some ideas:

- Commit to only purchasing or creating decorations you can use year after year.
- Save wrapping paper and ribbon for kids' art projects on gloomy winter days.
- Pass unneeded items to goodwill charities or homeless shelters.
- Skip wrapping paper and choose gift bags, they are easier to reuse again and again.
- Buy a smaller tree—there's less to dispose of when you take it down, and the shorter growing time translates into less land required.
- Choose holiday cards printed on white stock without metallic or plastic coatings and wrapped in the least bulky or most recyclable packaging.
- Avoid foil and plastic-embossed wrapping paper because it takes more resources to manufacture it.
- Recycle glass bottles, plastic bottles, and aluminum cans after the festivities at your local recycling center. ■

your shopping experience. It should be more enjoyable to give the gift than it is to receive it.

4. Take care of yourself.

Don't get so caught up in staying organized and getting everything done that you forget to enjoy the season. Maintain your exercise routine and pay attention to what you're eating. If you find yourself feeling stressed or frustrated, take a break and do something that helps you relax. Go for a walk around the neighborhood to see the holiday decorations, meditate by the fire or in a chair by the window. The holidays should be a time for renewing good feelings.

5. Focus on getting work done so you can enjoy the holidays.

Before you begin each workday, take 10 minutes to plan how you will spend your day. Review your most important tasks and appointments for the day. Be realistic with your time and prioritize your projects doing the most important first. Taking care of your "to do" list in this way will make it easier for you to leave work on time so you can enjoy holiday evenings and weekends with family and friends.

6. Plan your goals for the holiday season.

Determine what your goals are for this holiday season. Do they involve spending time with family and friends? Are there events you want to be sure you don't miss? Is there something you want to do every holiday but never seem to get to it? Do you always mail cards or gifts later than you'd hoped?

First, make a list of the goals you'd like to meet this year for the holidays. Second, number each goal in order of importance to you. Now rewrite the list with your goals in the numbered order. Put the list in a place where you can refer to it often as you make decisions about how to spend your time. You'll be surprised how much easier it will be to make your holiday plans.

7. Take 20 minutes at the start of each week to put your plan in place.

Take 20 minutes each Sunday to sit down in a quiet place away from interruptions to plan how you will spend your personal time in the upcoming week. Review your list of holiday goals and plan your time accordingly. It will quickly become evident what you have time for and what will have to be eliminated. By having the most important things identified, you'll know what you don't want to miss out on. Planning ahead will also help you be realistic about what you can get done and what you won't have time for. Planning to do more than you have time for is a big contributor to holiday stress.

8. Keep your holiday goals in a place you can carry with you.

Carry a notebook or organizer that has your budget, gift list, holiday goals, and weekly schedule in it. Having everything in a place that you can carry easily makes it easier to stick with your plans and to remember the decisions you have made. Keep the notebook or organizer with you all the time. There's nothing worse than making a purchase or a commitment and then getting home to find it wasn't the purchase you had planned for or the commitment was made for time you had set aside to accomplish something else.

9. Learn to say "No" nicely.

Ask yourself, "What is the wisest and best use of my time today?" Don't overload yourself with too many commitments at one time. Keep the commitments you make, but learn to say "No" nicely to commitments that are not high on your holiday goals list so you can focus your time and energy on the things you really value this holiday season.

10. Keep it simple.

If entertaining is an important part of Christmas for you, plan to keep it simple. Make a timeline and a list of tasks that must be done to make your party a success. Delegate some of the task to others. The food doesn't have to be fancy and there's no need to spend money on decorations. A fire in the fireplace or fresh berries and evergreens will set the mood.

Remember, it's the people that make the party. If you have a family, involve them all in the planning and preparation. Children love to help. Let guests bring a favorite hors d'oeuvres. Forget trying to make everything perfect and just concentrate on helping everyone have fun. ■

Education for
financial success.

877-292-8444
www.ffef.org

If you know others who
could benefit from our
services pass this
newsletter on to them.



Protect Personal Information during the Holidays

In all the bustle of the holiday shopping season, it is important to take the proper precautions to protect your personal and financial information. After all your efforts to make smart financial decisions this holiday, you don't want to lose your money to the undeserving.

1. Pay attention to your surroundings while shopping and carry your purse or wallet securely. The large crowds and your long to-do list can distract you. Never leave your purse unattended and be sure to guard your wallet against pickpockets in the crowd.
2. Carry only the credit or debit cards you plan to use for your holiday purchases. If your wallet or purse is stolen, fewer accounts will be affected. Never carry your checkbook if you are not planning on using it that day.
3. Protect your Social Security Number (SSN). Don't carry anything with your SSN in your wallet. If your health insurance card, for example, uses your SSN as your account number, ask for an alternate identifier. Never write your social security number on a check.
4. Do not take your credit card out of your wallet before you get to the register. This allows you to control the number of people who see the information on your card and also reduces the chance that you will misplace it. ■



Creative Gift-Wrapping Ideas,

Continued from page 1

the recipient's taste. The receiver will appreciate the thoughtfulness you put into the decorating.

- Instead of using bows on every package, buy ornaments or small novelties when they are on sale. After the holiday season is over is a great time to get some bargains that you can save for next year.
- The color comics make nifty wrapping paper. Glue comics on one side of a piece of cardboard and you have a gift card for the package, too.

Colorful glossy pages from calendars, magazines, and old posters make nice gift wrapping paper as well. Glue a cut-out of just one part of a picture to a piece of construction paper and you have a gift tag.

Any plain newsprint, brown paper, or "cover" paper, for example, the paper that reams of copy paper come in, can be used to create wrappings. Have the kids draw their own designs with crayons and markers. You'll be surprised how much detail they can add, plus it keeps the kids occupied on those days of anticipation.

- Create your own gift bag. Take a brown shopping bag and fold the top down twice (inside) like a hem. Punch two holes in each side of the hem and add twine handles. If the bag has a store name on it, cover that area with old wrapping paper cutouts or cutouts from magazines. Mark the recipient's name on the bag. This is one way to use wrapping paper that is small or left over from wrapping other gifts. This is a great way to recycle and create a nice gift bag. ■



**Family Financial
Education Foundation**

ACCESS EDUCATION SYSTEMS
724 Front Street, Suite 340
Evanston, WY 82930
(307) 789-2010, toll-free (888) 292-4333
www.accesseducation.org

ACCESS
Education Systems



If you know of someone who would benefit from this information, please pass this newsletter along.

This publication is the property of Family Financial Education Foundation. All rights are reserved. For more information about our services or how we can help you with your debt management program, please contact Family Financial Education Foundation at www.ffef.org.