SURVIVING THE HOLIDAYS ON A BUDGET

The holidays are a time of both increased joy and stress. There is much to do, many people to see and connect with, and lots of money to be spent.

It IS possible to survive the holidays! In fact, you can not only maintain your current health post-holidays, but you can actually decrease your stress and increase your health throughout the holiday season – and bounce back stronger for the New Year!

How can you get through the holiday season as easily as possible AND have the cheapest holiday ever?

'Tis the season of advertising and marketing. During this time of year, consumers are often seduced into buying!

The Holidays on a Budget:

1. Determine what you can afford to spend (total holiday spending LIMIT). Be realistic.

2. Set a spending limit for each area of holiday spending (gifts, decorations, food, etc.). If you over-spend in one category, take away money from another.

3. Track your holiday spending throughout the season.

Many consumers pay for Christmas purchases beyond six months, one year, two years... or longer!
Remember – Only buy what you can afford!

- Shop with a list
- Shop early (compare prices & find the best deals)
- Think twice before you buy
- Use cash
- Downsize your gift-giving list
- Do white elephant or secret Santa gift exchange
- Spend time with friends & loved ones
- Bake ONE batch of cookies (Christmas eve or day)

People sometimes give too much of themselves during the holidays, which can cause extra stress. Additional stress often leads to over-spending, impulse buying, and excessive consuming. Here are tips to limit your holiday stress:

- Stay balanced. You won’t overeat or go over your budget if you keep everything in moderation.
- Exercise outside in the sun (lowers risk of seasonal depression).
- Drink less alcohol.
- Enjoy the company around you and build meaningful connections with the people in your life.

Take time out for yourself each day!

- Get a massage
- Take a walk
- Take a nap
- Take a bath
- Read a book
- Write in your diary or journal
- Watch your favorite television show
- Buy yourself a holiday present
- Plan your New Year’s resolutions
- Call a relative or friend you haven’t spoken to recently
- Do winter organizing & cleaning; donate unwanted items to a charity

What are some things you can do for **YOURSELF** this holiday season?