

# Be strategic with your time as well as your money

**Slow Down.** You don't have to say 'yes' to every invitation you receive. Be strategic in how you spend your time as well as how you spend your money.

Years down the road people will forget what you gave them for Christmas but they will remember the time you spent with them. Spend both your time and your money wisely and you will have a stress free Christmas. Make it a lifestyle and experience stress free living on a regular basis.

Kerith Debt Freedom Centre

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# A Holly Jolly Debt Free Christmas

Cutting down on holiday spending, doesn't mean cutting down on holiday fun.



## Plan

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**Christmas is not an emergency**, it happens every year. Don't use this as an excuse to overspend and buy things you can't afford.

**Make a Holiday Spending Plan.** Make a list of everyone you are buying a gift for, and put a dollar amount by every name. Total it at the bottom. This is your Christmas budget. You can also check out [www.mychristmasbudget.com](http://www.mychristmasbudget.com), a free online budgeting tool to help you easily keep the holidays from wrecking your finances.

**Pay cash.** Put the total from your budget in an envelope, and when the cash is gone stop spending. This will help keep you on budget because if you overspend on Aunt Sue, Uncle Harry won't get a gift!

**Avoid debt.** If you're running a little short on cash, talk to your family about spending expectations. Draw names, set price limits or get creative. Whatever you do, don't go into debt. It's not worth it!

## Make an Experience

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**Have a season of experiences.** Instead of buying the kids a pile of gifts they can't possibly appreciate and you can't afford, make a memory. There are lots of free and inexpensive concerts and events in the community. Go out and spend quality time with your family.

**Help others enjoy Christmas.** Does your family volunteer during the holidays? This year, look into the multiple ways to give back during the season. Ring the bell for the Salvation Army or walk dogs at the animal shelter. If there is a busy mom that needs a break, watch her kids so she can get her shopping done. Make Christmas cookies while they're visiting. Sing carols at the nursing home. This dark time of year needs *people* to brighten the world, not just lights.

## Turn your TV off

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**Avoid the marketing pressure** and the messages that bombard you and your family at Christmas. Advertisers want you to spend lots of money and they don't care about the debt you will face in January. They want you to think that you need everything in order to have a great Christmas; you don't! Instead of watching TV, rent a couple of Christmas movies that you can watch as a family and avoid the costly commercials. Christmas isn't about material things. Find other ways of feeling rich

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