

GET



FINANCIAL EDUCATION & COUNSELING

with the Holidays

*Enjoy less holiday stress
Experience more joy
Create happier memories*

This Guide to a
Festive and Frugal Holiday Season includes:

- ★ Holiday shopping list ★
- ★ Holiday budget worksheet ★
- ★ Money saving holiday tips ★



Holiday Budget Worksheet

CATEGORY	BUDGET	ACTUAL	CATEGORY	BUDGET	ACTUAL
Gifts			Travel		
Family			Transportation		
Friends			Lodgings		
Office			Meals Out		
Wrapping Supplies			Pet Boarding		
Mailing Expenses			Total Travel		
Other			Holiday Cards		
Total Gifts			Cards		
Food			Postage		
Baking Ingredients			Photographs		
Holiday Meals			Copying/Printing		
Meals Out			Total Holiday Cards		
Liquor			Charitable Giving		
Total Food			Church/Temple		
Decorations			Others		
Tree/Garland			Total Charity		
Outdoor/Indoor Lights			Miscellaneous		
Candles			Long Distance Calls		
Other			Film & Camera		
Total Decorations			Babysitting		
Entertainment			Other		
Invitations			Other		
Party Clothes			TOTAL MISCELLANEOUS		
Holiday Activities			TOTAL COLUMN 1		
Music			TOTAL COLUMN 2		
Other			TOTAL HOLIDAY EXPENSES		
Other					
TOTAL ENTERTAINMENT					

Money-Saving Holiday Tips

Gift Giving

- * Buy a gift the entire family can enjoy instead of one for each family member (examples: board games, puzzles, videos, books or food).
- * Give home-baked items, poetry, artwork, or handmade crafts.
- * Frame a "work of art" made by your child.
- * Have a drawing so each adult picks one family member to give to.
- * Give gifts of your time: babysitting, repairs, housework, meals, or transportation. Make a coupon book to redeem special services.
- * Minimize the money spent on gifts that people don't want or need, by making a donation to a favorite charity in a loved one's honor.
- * U.S. Savings Bonds can be purchased for half their face value!
- * Design a special card from your family and send it to relatives instead of gifts.
- * Break up a gift set into components and give one part each night of Hannukah.
- * Call ahead to stores to see if the item you want is in stock. This will save time and help reduce the opportunity to impulse buy!



Wrapping & Mailing

- * Make an inexpensive gift look great with presentation. Put it in a basket with ribbon woven through it. Use colorful tissue paper or cellophane for food gifts.
- * Send gifts by the most inexpensive method: compare UPS and mail rates. Plan enough time so that you can avoid overnight or express shipping.
- * Invest in "gift sacks" which can be used and re-used for large gifts. Paper holiday tablecloths are also good for wrapping large gifts.
- * Wrap your holiday gift boxes like they do on TV. Wrap the top and bottom separately. Because the lids simply lift off, the boxes may be reused.
- * Comparison shop for wrapping paper. Buy large quantities to save money. Use yarn instead of ribbon to trim gifts. Buy holiday wrappings and cards AFTER the holidays for next year. You'll save more than 50%!
- * Stick with a neutral color ribbon so extras can be used for other occasions (for example, blue Hanukkah paper with silver or white ribbon – the ribbon will match birthday and anniversary wrapping year round).
- * Reuse old holiday cards: just cut the front off the cards and use them for holiday postcards. Save postage costs too!



Entertaining

- * Have a "make-your-own" pizza or taco salad party and ask everyone to bring an ingredient.
- * Host an "open house" instead of a number of small dinner parties. Parties don't have to revolve around elaborate food.
- * Organize a "progressive dinner." It's fun, and everyone shares the chores and costs.
- * Have a caroling or tree trimming party.
- * Organize an ice skating party and return to your home for chili or spaghetti.
- * Limit your baking to one week before the holidays. You'll save money and your waistline.
- * Organize a "cookie exchange." Anyone who brings 3 dozen cookies can take the same amount home. You will have a wide variety of cookies for the holidays.
- * Accept less-than-perfect results and let your children do some of the baking and decorating for the holidays.
- * Combine fun and giving – host a cookie giving party, or handicrafts (scarves and hats) for a cause you care about.



For Kids

- * Create a "dress up" box including old clothes, hats, scarves, jewelry, etc., from the thrift shop or your closet.
- * Draw a picture of a special activity you will do with your children during the holiday season (examples: roller skating, the zoo, a movie, or camping)
- * Give a coupon good for one "exemption" from a scheduled chore.
- * Give a coupon book for special treats (example: pizza for dinner, ice cream cones) to be redeemed during the year.

