

## Give Yourself the Gift of a Debt-Free Holiday Season

Are you wondering what holiday season? It's Christmas, which I know most of you probably hate hearing about, but it's less than six months away. And, right now is a great time to sit down to begin planning how you're going to get through the holiday season without a pile of debt. I'm going to give you some tips for a stress and debt free holiday season.

If you're like me and buys gifts year round and tucks them away – pull out the gifts and go through them. If you don't check out what you've already bought, you may end up buying another gift you don't need. Trust me on this one – I've done it more than once!

Next, make a list of the people you plan to buy gifts for this year. Once you've written the list, go back through it and determine who should really be on the list. Women love buying gifts to give to others, which can quickly make your list grow unwieldy.

Now, that you've made your list, determine to only use cash, check or debit cards to buy this year's gifts. Don't use your credit cards unless you pay it off each month. Leave your credit cards at home or lock them up in your safe deposit box. It's so easy to get caught up in the joy of the moment and when we run out of cash, we just say, "charge it".

Below are some no-cost, low-cost, and unique gift suggestions:

- Make handmade cards, including thank you, sympathy, get well, birthday, congratulations, etc. You can also use a computer program to make cards. It's a good project for parents and children to do together for grandparents.
- Take pictures of your family this summer to make a personalized calendar. Be creative and decorate the dates for holidays, birthdays, anniversaries, etc.
- For the people with iPods, purchase an iTunes gift certificate so they can download their favorite music.
- Gift certificate for a day of yard work, house cleaning, window washing, or car washing. This is a great idea for elderly parents and grandparents. You could even give it to them now for Christmas in July.
- Gift certificate to spend a day together doing whatever the recipient chooses. Many people appreciate the gift of time with their loved ones more than something store bought. For the past several years my husband, Steve has given me a gift certificate for a "Day at the Beach" with Steve and our dogs, Missy & Scruffy. We always have a fun day together in April or May, when the weather is nice.
- Gift certificate for a massage, manicure, pedicure, or day at a spa for mothers who always put everyone else's needs above their own.
- Gift certificates also work for fathers – a round of golf, ski pass, tickets to a sports game, etc.
- For fathers who are avid sports fans buy or make calendar. Place stickers on all the dates their favorite team is playing.
- An annual pass for the National Park Service, which provides admission to any national park charging an entrance fee.
- Purchase a U.S. Savings Bond, open a mutual fund or start an Individual Retirement Account (IRA) for a young person. Include a clause to match any funds contributed by the recipient. This teaches the importance of regularly funding these accounts at early in life.
- Pre-paid phone cards are inexpensive and a great gift for people who make lots of long-distance calls.
- Movie gift certificates for people who like to go the movies.

- For the person who loves to read, buy used books. Check out the local used bookstores. Or, buy a gift certificate to a local bookstore.
- For the busy family, purchase a gift certificate from Dream Dinners. I just discovered this company and love it! They have all the ingredients to prepare your meals ahead of time. You freeze the meals and pull them out when it's time to cook.
- Purchase the Entertainment Book, which is sold as a fundraiser. You'll be supporting a local organization as well as giving a book of restaurant and activities, which offer special discounts. The Kitsap Card is a local discount card, which includes more than 170 local businesses.

Challenge yourself to get through this holiday season without going into debt. I promise you'll feel so much better when the holidays are over.

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