

Surviving the Holiday Season without Accumulating Debt

Last month I shared ways to trim your spending and promised to share more ways to make your money last without worrying – “There’s too much month at the end of the money”.

The holiday season is upon us and it’s time to determine your plan on getting through the holiday season without accumulating debt or more debt. The trick is to take the time to sit down and make a plan. My husband and I recently drove to and from Las Vegas. The day we left Las Vegas we drove 30 miles out of the way because neither of us looked at the map to determine a plan. Not only did we drive 30 miles the wrong way – we had to drive 30 miles back – to get back on track. I was so disgusted because it added an extra hour onto our already long drive home. The moral of the story – take time to determine a plan.

If you have been buying gifts throughout the year and tucking them away it’s time to pull out the gifts. If you don’t check out what you’ve already bought, you may end up buying another gift you don’t need. 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.

Now, that you’ve made your list, use cash, check, debit card or better yet -- layaway 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 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 along with a few other holiday savings ideas:

- 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. Don’t want to make your own cards? I love making cards and sell a package of four cards for \$8.00 plus shipping. The money goes directly to Money Wise Women Educational Services.
- Use family pictures to design a personalized calendar. Be creative and decorate the dates for holidays, birthdays, anniversaries, etc. Check out www.costco.com for an 8-1/2” X 11” calendar for \$9.99.
- 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.
- 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 have a ton of fun in the spring when the weather is warm and sunny watching our dogs run in the sand and waves chasing birds. Sometimes it’s the simple things that make the very best gift!
- Gift certificate for a Mom’s Day Off – when Mom gets to go out and do whatever suits her fancy while the rest of the family stays home and cleans the house or other chores. This is also a good idea for Dad’s Day Off.

- For fathers who are avid sports fans buy or make calendar. Place stickers on all the dates their favorite team is playing.
- Purchase gifts online. Amazon offers free shipping if you spend \$25.00 or more and has some great deals.
- 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. They can use the gift certificates for the movie ticket and snacks.
- For the person who loves to read, buy used books. I recently found some great books that looked new at our local Goodwill Store – for \$2.99 (or less). Check out the local used bookstores. Or, buy a gift certificate to a local bookstore.
- Shop at the Goodwill or other thrift stores and create theme baskets. I have a great time shopping at the Goodwill, but I'm very careful about my selections. Lots of people donate brand new items and you can get them for dirt cheap.
- Have a family white elephant gift exchange this year. One of my friends does this every year with her family and its lots of fun. Each family member buys a unisex gift. There's no price range and gifts can be re-gifted. Some people buy funny gifts; some people buy their gift at garage sales or the thrift store. The whole idea is to have fun with it. The actual gift exchange works like this – everyone draws a slip of paper with a number on it. Number one picks first. The second person can either steal number one's gift or unwrap another gift. After a gift has been stolen twice, it's frozen and can't be stolen again
- Clip coupons from your Sunday newspaper. I've never really been a coupon clipper until recently when I discovered the Albertson coupons – Get Twice the Value. You'll find three coupons good Sunday through Tuesday. Combined with a manufacturer's coupon you'll give twice the value. For example, you have a coupon for \$1.00 off Special K cereal; you'll get \$2.00 off the cereal. It's a great deal!
- Search online for coupon codes before you shop. I showed Coupon Codes in Google and came up with hundreds of Coupon Codes. It's mind boggling! I even found grocery store coupons.

Don't wait another day – sit down, write out your holiday plan. You CAN make it through this holiday season without going into debt and you can have fun doing it!