

Keep the Magic in Your Mistletoe

Tips for Financial and Personal Balance in the Holidays

by Kathryn Amenta

Is holiday merchandising beginning to feel menacing? You've just put away your summer gear, and already the tinsel and bells are staring you down in every shopping aisle, in every flip of the newspaper page. As children, for most of us, the holidays were filled with wonderment, happy anticipation and magic. As adults, for many of us, the holiday expectations we place on ourselves can bring anxiety, guilt, dread, even depression.

So, who flipped the switch from magic to menace? Who whispers to us, every holiday, that we won't have enough . . . time, money, energy, love, sleep . . . to really enjoy the holidays? The truth is, we—alone—tell ourselves that fallacy, every year. We—alone—place the unreasonable expectations on ourselves to buy more, do more, give more . . . and care for ourselves less. We allow ourselves to succumb to the advertisements, the rush to give the latest and greatest, the rush to please others even if we don't have the means to do so, and the false belief that money can buy bliss. Why? Because, in addition to pushing our pleasure button, the holidays also tap deep into our centers of self-acceptance. For many of us, the demon of *I'm not good enough . . . I can't do enough (for others) . . . There isn't enough (money) . . .* rears its menacing head and dons the disguise of Rudolph.

I am here to share that ***you do have enough time***, and ***you do have enough resources*** (even financial) to keep the childlike magic in your holidays. For this holiday cookie—all you need is some money planning—NOW, a little creativity and a commitment to give yourself the priceless gift of life-balance. With a few self-strategies, you can renew the ritual and deepen the meaning of your holidays.

Tip 1: Create a Gift Plan

You can avoid the money hangover in January (*I can't believe I spent that much*) and be able to eat more than hotdogs till Memorial Day if you create a spending plan for the foreseen and (typically many) unforeseen holiday expenditures. Start with your gift plan. (You can use the *Holiday Gift List* below.) Enter the family and friends on your gift list—and the parties where you may want to bring a gift to the person hosting the party (hostess gift). Don't forget neighbors, teachers and contractors (the paper boy/girl, housekeeper, babysitter . . .) that you want to treat. Then list the ideal gift item and the cost associated. Tabulate the list to come up with your preliminary gift costs. If the costs are beyond your means—and will run up your debt—it is time to put on your thinking cap . . . and that is where the magic begins.

Here's another tip. Don't feel obligated to give someone a gift just because they (often surprisingly) give one to you. Learn to graciously say thank you—and don't automatically plug into the feeling of guilt because you do not reciprocate. Keep to your original gift list. There are so many ways to

express gratitude—genuine gratitude from the heart—without having to buy a gift. A heartfelt thank you card is a very thoughtful—and acceptable—response.

Tip 2: Create Rituals and No or Low-cost Alternatives to Expensive Gifts

Remember how our first grade teacher guided us in making a vase out of an empty detergent bottle, some macaroni, glue and gold paint? Remember how mom's face lit up when she unwrapped this treasure that came from our happy little hands? The point is, real gifts come from the heart, not just from the pocket book. You may have the means (and the desire) to purchase all your gifts. But, even if you have the means, you may want to revisit that joy of creating something special that no one else can give. You are a clever and resourceful person. So why not consider giving something that doesn't come cellophane wrapped? See the list below for ideas for creating rituals, no cost or low-cost gift alternatives, financial gift giving, or doing service for others.

Tip 3: Create Your Holiday Spending Plan

Once you've adjusted your gift plan, complete the holiday spending plan (you can use the *Holiday Spending Plan* below) by entering the amount you wish to spend on celebrations, gatherings, decorations, gifts, vacation and travel. Here, too, you may want to find alternatives to defray some of the cost. For example, you may consider hosting a potluck rather than preparing/catering an entire dinner party, or find a new use for last year's decorations. If you're planning travel or a vacation, make sure you enter **all** the costs (airfare, car rental, gasoline, meals, lodging . . .).

The holiday spending plan is a powerful tool—it enables you to take control over how much you spend and the timetable for spending. It enables you to consider areas for creativity and to make adjustments. Most importantly, it will help you stay on track with your true desires, rather than the desires of clever merchandising. Remember to take your gift list along on your shopping trip to keep you in line with your planning.

Tip 4: Achieve More Life-Balance in Your Holidays

Who said that you have to run yourself ragged to put on a good show? Who said that you have to give, give, give to others, without giving to yourself? Many of us run bleary eyed through the holidays, staying up into the wee hours of the night—alone—just to put on the picture-perfect show for others. (We often feel anger toward our spouses and mates because we've got the burden of the holidays on our shoulders alone.) We assume we have to have the perfect decorations, sparkling clean house, accommodations for guests or gourmet dinner. We assume we have to go to the end of earth to find the ideal gift. After all, that is what Ward & June Cleaver did, isn't it?

The truth is, Ward & June had a camera crew, set decorators and make-up artists all working behind the scenes to achieve that veneer of perfection . . . most likely, you do not. So stop taking your cues from the media, and start taking cues from your heart. Understand that the most important gift you can give anyone—and yourself—is to be totally present in your life-experience, and to be totally present with the people you join with. That means placing the focus on being a human-being, rather than a human-doing. That means cultivating an attitude of gratitude for what is genuine in your life and not always searching for the bliss that money can buy. Find alternatives to

the expectations you have placed on yourself for all the doing and shopping. Take care of yourself, and you will bring more joy to the people you care about and to yourself.

Create Your Own Strategy

Now, how will you spend your holidays? How will you give to others and yourself? How will you deepen the ritual and meaning? How will you re-ignite the magic? By doing a little advance planning, creating a truthful spending plan and making a commitment to keep in balance, you can be better prepared to have an outstanding holiday.

Start today. Prepare yourself financially, emotionally, physically and spiritually. You can turn holiday dread into delight. You can turn the after-holiday blues into blessings. It's in your power.

Ideas for Creating Rituals

- Play Secret Santa: Among your family or group of friends, draw names and give to one person—rather than giving to everyone. (*Don't we all have enough stuff, anyway?*)
- Get ready for the new gifts, by cleaning out the old. If you have children, ritualize the gathering of old toys and—together—donate them to a shelter or organization for kids that are disadvantaged. Don't just give away the junk—donate the good stuff that you have outgrown.
- Host a cookie swap.
- Host a card making/writing party.
- Create your own, personal, holiday tale . . . and embellish it every year.
- Stage a holiday performance or sing-along.
- Hold a "just family" get together.
- Go holiday caroling in your neighborhood.

No Cost or Low Cost Gift Ideas

- Create a small photo album or wish box.
- Take a friend off junk mail.
- Make an emergency kit for the car or the walk home.
- Make a charitable donation in someone's name.
- Forfeit one gift each and use the money to improve another family's holiday.
- Give a gift coupon for your time or services.
- Re-gift or book swap.
- Shop for 2nd hand treasures (on-line or in thrift stores).

Financial Gift Contributions (*through a financial institution*)

- Mutual funds or share builder accounts
- Savings bonds
- Savings accounts
- 529 college savings plans (also through state plans)

The Gift of Service

- Sponsor another family in need.
- Support your local animal shelter.
- Help an elderly person in your neighborhood.

- Donate time to prepare and/or deliver food.
- Write letters to people who are infirmed, elderly or in the military.
- Donate books and magazines to a reading project.

Resources for Alternative Gifts

- www.LocksofLove.org
- www.newdream.org
- www.freecycle.org
- www.StopJunkMail.org
- www.throwplace.com
- www.FamilyCares.org
- www.childrensbookproject.org
- www.catalog.heifer.org
- Robinson, Jo & Staeheli, Jean C. (1991). *Unplug the Christmas Machine: A Complete Guide to Putting Love and Joy Back into the Season*. New York, NY. William Morrow & Co.
- Washington, Deanna (2000). *The Language of Gifts: The Essential Guide to Meaningful Gift Giving*. Berkeley, CA. Conari Press.

Holiday Spending Plan : Gift List

Name	Gift Idea	Planned Cost	Adjustment	Actual Cost
Totals:				

Holiday Spending Plan

Celebrations	Plan	Adjustment	Actual
Food			
Spirits			
Christmas Party			
Hanukkah Party			
New Years Party			
Holiday Dinner			
Candles & Flowers			
Decorations			
Indoor Decorations			
Outdoor Decorations			
Tree/Lights			
Plants & Wreaths			
Gifts			
Christmas			
Hanukkah			
Wrapping Paper/Ribbon			
Cards			
Postage			
Church/Charitable			
Hostess Gifts			
Vacations/Travel			
Air Fare			
Ground			
Lodging			
Food			
Totals:			

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