



Easy Holiday \$\$\$ Savers

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With so much emphasis focused on the commercial aspect of the holidays, it is a good idea to regroup and rethink one's priorities at this special time of year. For many families, overspending is a real problem especially when credit is involved. To help keep you on track this holiday season, try some of the no-cost and/or low-cost suggestions below!

- ★ Give the gift of time. Create coupon booklets for your children entitling them to a variety of activities you can do together—like baking cookies, reading bedtime stories, singing silly songs, going to the library and playing outside. You can also make coupon booklets for others on your gift list offering to do such chores as snow shoveling, raking leaves, cleaning windows, and grocery shopping.
- ★ Shop off the beaten path – thrift stores, consignment shops, factory outlets, and community craft fairs can offer great finds at very reasonable prices.
- ★ If you enjoy baking, make your own dessert treats – nut and fruit breads, candy, cookies, applesauce, and pies rather than buying them at the store.
- ★ Make your own holiday cards using construction paper, old greeting cards, markers, and stickers.
- ★ Take advantage of free gift wrapping at stores or use what you have on hand – newspaper comics, aluminum foil, scarves or fabric remnants. Use ribbon or yarn instead of bows. Gift bags are great because they can easily be used over and over again.
- ★ Borrow holiday books and movies from the library.
- ★ Decorate with what you already have. Just adding a few pine boughs, ball ornaments and candles around your home can create a festive holiday atmosphere. Make place mats by glueing old holiday cards to poster board and covering them with clear contact paper.
- ★ Make colorful paper chains and string popcorn to decorate your tree. You can spray pine cones silver or gold or dip them in glue and roll them in glitter to hang on your tree.
- ★ Entertain with potluck suppers – ask guests to bring vegetables, salads, desserts, and beverages, while you provide the main course.
- ★ Purchase holiday clothing and decorations that can be used year to year, especially sweaters and tablecloths.
- ★ Hold family fun nights – pull out the board games and puzzles, make hot cocoa, and spend some quality time together, away from the hustle and bustle of crowded stores and malls.
- ★ Live within your means. Do not carry more money than you can afford to spend. Prepare a holiday budget – if you do need to purchase gifts, establish a dollar amount for each individual, and stick to that amount.

It might take some work, especially if you tend to go “overboard” during the holidays, but you can get through this “most wonderful time of the year” with your wallet intact. Have fun finding ways to save and happy holidays to you and yours!