

## What Causes Holiday Stress?

1. Childhood memories—good or bad
2. The hype to BUY
3. Too many people to buy for
4. You want to buy something for everyone

## Myths

1. The amount of money you spend on gifts is a direct reflection of how much you value the person receiving the gift.
2. It's normal to spend every available penny on gifts, decorations, cards, etc. (after all, it's only once a year!)
3. Kids can tell the difference between very expensive gifts and the cheap-a-zoids.
4. Baby's first Christmas is the most important one in their life.
5. Entertaining requires major financial outlay.
6. If you don't send Christmas cards people think you don't care.
7. Co-workers/boss will hate you if you're not generous with them.
8. No Payments and 0% interest mean it's **FREE**
9. Santa Claus doesn't pay finance charges

## Tips/Tricks

1. Make a holiday budget and stick to it
2. Make a shopping list and stick to it
3. Make gifts when you can
4. Make homemade cookies, candies, or other goodies
5. Garage sales and craft fairs may have some special bargains
6. Don't buy something just because it is on sale
7. Check out the store flyers and compare them with others
8. Go Bargain Hunting: Check the prices at more than one store
9. Wait 24 hours before you buy anything/ wrap it in 72 hours
10. Don't make payments other than lay-away
11. Always keep your sales slips, just in case you must return it
12. Pay cash
13. No Payment and 0% Interest still means it must be paid for
14. Nothing is a bargain if you can't afford it



# Holiday Spending

Category	Budget	Actual Cost
<b>Gifts</b>		
Postage		
Wrapping Paper/Tape		
Professional Wrap		
<b>Food</b>		
Baking Supplies		
Meals Out		
Liquor		
<b>Decorations</b>		
Tree		
Ornaments		
<b>Entertainment</b>		
Party Food		
Party Supplies		
Secret Santa		
<b>Travel</b>		
Lodging		
Transportation		
Meals Out		
Holiday Cards		
Pictures		
Additional Postage		
Charity Donation		
Other		
<b>Total Spending</b>	<b>\$</b>	<b>\$</b>