



Four Stress Relief Tips on  
How to Keep your Holiday Gift Budget  
Under Wraps

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The holiday season is a time when everyone wants to make lasting memories. The house is filled with the aroma of turkey and freshly baked pies. Every decoration is perfectly in place. Children are wide-eyed with wonder and filled with the joy of the season. Families and friends join together to share peace, love and gratitude.

For many people, stress around money is a real concern during the holiday season. Generous spirits want to give their loved ones special and memorable gifts; however, it's so easy to get carried away with emotional buying. Here are some tips on how to keep your holiday gift budget under wraps!

Read this chapter before you head out to the store to have the best shopping experience this holiday season. Be prepared to use highlighters, take notes and fill out the lists.

**Enjoy!**

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### **Prioritize: What's Important to You?**

Holiday times means something different to everyone. Before getting caught up in the rush of the season, get really clear about your values and traditions. Do time-honored traditions still hold that very special place in your heart? Or are traditions done “just because” the activity has been done for years?

My family has several traditions that we practice each year. One tradition that I hold dear each holiday season is making turkey stuffing. Not just any recipe but one that has been passed down from my father. The smell that fills the house stirs up sweet memories of those childhood moments in the kitchen with my father. This recipe makes enough stuffing to feed a small army so I make it in smaller batches. This is a great example of carrying on the tradition but not making so much stuffing that I spend all morning in the kitchen, or break the bank.

Gifts are a big to do during Christmastime with my family. However, it's not the amount spent on a gift that ever matters. What's valued is the joy each gift brings to the receiver. The person receiving the gift is the focus of attention.



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### Prepare Your List

Now it's time to write your list. By this time, you should have a basic idea of who you are giving a gift to this year. Keep in mind the priorities you listed above in section one. Be realistic in what you can spend-both from your wallet and your energy. Set a limit for each person.

I am going to help you a bit. One of the ways that spending can get a little crazy this time of year is because a few people are left off the list. So, place a check beside each person you would like to give a gift to this year:

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Mom	Granddaughter	Friends
Dad	Grandson	Mail person
Sister	Sister-in law	Paper person
Brother	Brother-in-law	School teacher
Aunt	Daughter-in-law	Piano teacher
Uncle	Son-in-law	
Cousin	Step-mother	
Niece	Step-father	
Nephew	Step-sister	
Grandmother	Step-brother	
Grandfather	Step-daughter	
Wife	Step-son	
Husband	Partner	
Significant Other	Office gift exchange	
Mother-in-law	Hair stylist	
Father in law	Doctor	







Now that you've made your list, check it twice. Are there people that might be added to a list for cards or baked goods? Is there a larger gift that others might be interested in giving as a group gift? Think about the big picture and revisit your list. Total the final amount and decide if the amount is within your budget.

Last year I gave massages to my family for Christmas gifts. It was a gift that I gave from my heart. Baking, homemade ornaments, and coupons for things you can do for others are appreciated more than you realize.

Here are some more unique Christmas gifts:

- Copies of your treasured recipes
- Gift certificate for teaching someone a skill, such as music lessons, cooking, gardening, or something that you are extremely good at doing.
- Are you a family history buff? Print your family tree and place in notebooks for family member.
- Transfer family or friend videos to DVD's. There's something really special about reliving special moments.
- Give handmade coupons with small gifts. A bottle of wine, movie passes and a coupon for babysitting for your favorite couple.
- Donation to someone's favorite charity in their name.





## Purchase!

You're clear about your holiday priorities, made your shopping list and budget. Now it's time to shop! Try a little preplanning or comparative shopping. There are many websites that do comparison shopping for you, such as [Nextag.com](http://Nextag.com), [Pricegrabber.com](http://Pricegrabber.com), and [Bizrate.com](http://Bizrate.com) .

If you know what stores you would like to buy from, sign up for sale emails. Then you'll be up on the latest sales from your favorite retailer. You can always unsubscribe after the holiday season to prevent too many emails.

Planning time can also include deciding what gifts you'll purchase online and what gifts will be bought at shops and stores. This will help decide your shopping plan of action.

If you are a shopping warrior, you can go armed into Black Friday, the day after Thanksgiving sales. There are some tremendous sales but make sure you plans some time to relax during the busiest shopping day of the year. I tend to stay on the side of calm when doing holiday shopping and hit the online Cyber Monday sales. You may actually find that the internet sales may actually begin on Black Friday. I like to order many gifts from the same online retailer to reduce shipping fees.

A great shopping idea to stay on a budget is to use a prepaid credit card. Using cash can also ward off credit card overuse but be mindful of putting cash back correctly in your wallet. A purse or wallet can become chaotic really quickly during big shopping trips. Stuffing credit cards or cash quickly back into a wallet leaves opportunity for losing them. Carry an envelope with you to keep receipts in one spot.

I personally love to shop in local stores away from shopping centers. You can find really unique gifts as well as support local small business owners.

Waiting for the next retail sale? Be mindful of how many shopping days you have before the holidays. Holiday shopping procrastination can cause needless stress at this time.

Even though you are ready with a plan and list, retailers are clever in their store design and presentation. Impulse buying can creep up standing at the register. Just be aware of this when shopping or it could crash your budget.

After returning home from your shopping adventure, take a little breather. Do make sure you check off your list and fill in what you have spent on your budget sheet. This helps keep you on track in what you





### **Plan for Extras**

Every holiday time there seems to be extra purchase I didn't plan. So I began to look at what I spent my money on at the last minute. I compiled a list and added these expenses to I could keep closer to my budget.

#### **Some unexpected expenses include:**

- Parking
- Gas
- Decorations
- Food/drink for parties
- Card postage
- Travel
- Holiday Clothing for special occasions
- Wrapping paper, bows, and cards
- Charitable contributions

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Check and see if you can have your gifts wrapped at the store. Many times retailers will offer free wrapping. Also charitable organizations might be set up in the mall to wrap gifts as well. Just make sure that tags are on the gifts to remember what each package contains. Always ask for boxes at the checkout counter since the clerks might be overwhelmed with shoppers.

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