

## Give Yourself the Gift of a Debt-Free Holiday Season

Would you like to get through this holiday season without a pile of debt? I'm going to give you some tips for a stress and debt free holiday season. Then, it's time to start your shopping now.

If you're like me and buys gifts year round and tucks them away – pull out the gifts and go through them. If you don't checkout what you've already bought, you may end up buying another gift you don't need. Trust me on this one – I've done it more than once!

Now, it's time to 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. I know I have to be careful because I love to giving to others and it's so easy for my list to grow. If you're in a large family and usually buy gifts for everyone talk to your family about drawing names and give only one gift. Agree on a price limit and stick to it! Another idea is giving white elephant gifts. Make the gift exchange fun and something to remember.

Now, that you've made your list, determine to only use cash, check or debit cards to buy this year's gifts. Don't use your credit cards. Leave them 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".

Here are some no-cost, low-cost, and unique gift suggestions:

- 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.
- Make a calendar and decorate the dates for holidays, birthdays, anniversaries, etc.
- Adopt a family who's less fortunate and make this holiday season special. Teach your children the lesson of giving generously to others.
- A year's subscription of Netflix for the person who likes to watch television. They have movies, television series, special interest, independent films and much more. My husband and I recently subscribed to Netflix and we love it!
- For the people with iPods, purchase an iTunes gift certificate so they can download their favorite tunes.
- Donate to a charitable organization. I purchase several fresh wreaths from Hospice of Kitsap County for relatives and friends who don't live in the area. It supports a wonderful organization, 50% of the purchase price is tax deductible and the wreath is great way to share the Pacific Northwest with others.
- My book *Becoming a Money Wi\$e Woman: Getting Your Financial House in Order* or audio CD – *Becoming a Money Wi\$e Woman* for all the women in your life. Write a note encouraging them to begin their journey to financial fitness.
- 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 two years my husband, Steve has given me a gift certificate for a "Day at the Beach" with Steve and our dogs, Missy & Scruffy. We always have a fun day together.
- Gift certificate for a massage, manicure, pedicure, or day at a spa for mothers who always put everyone else's needs above their own.
- Gift certificates also work for fathers – a round of golf, ski pass, tickets to a sports game, etc.
- For fathers who are avid sports fans buy or make calendar. Place stickers on all the dates their favorite team is playing.

- An annual pass for the National Park Service, which provides admission to any national park charging an entrance fee.
- Purchase a U.S. Savings Bond, open a mutual fund or start an Individual Retirement Account (IRA) for a young person. Include a clause to match any funds contributed by the recipient. This teaches the importance of regularly funding these accounts at early in life.
- Pre-paid phone cards are inexpensive and a great gift for people who make lots of long-distance calls.
- Write a letter on beautiful paper to your parents telling them how much you love and appreciate them. We live in a world where email has become the common way to communicate.
- Movie gift certificates for people who like to go the movies.
- For the person who loves to read, buy used books. Check out the local used bookstores. Or, buy a gift certificate to a local bookstore.
- Purchase the Entertainment Book, which is sold as a fundraiser. You'll be supporting a local organization as well as giving a book of restaurant and activities, which offer special discounts. The Kitsap Card is a local discount card, which includes more than 170 local businesses.

Challenge yourself this holiday season – to get through your gift without using your credit cards. I know you can do it! And, I promise you'll feel so much better when the holidays are over.

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