

Give Yourself the Gift of a Debt-Free Holiday Season

For many people this holiday season will be challenging because of the economic times. Right now is a great time to sit down to begin planning how you're going to get through the holiday season without a pile of debt. I'm going to give you some tips for a stress and debt free holiday season.

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 check out what you've already bought, you may end up buying another gift you don't need. Trust me on this one – I just went to the Holiday Show in Tacoma and came home with several gifts I didn't need to buy.

Next, 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. Women love buying gifts to give to others, which can quickly make your list grow unwieldy.

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 unless you pay it off each month. Leave your credit cards at home or lock them up in your safe deposit box. It's so easy to get caught up in the joy of the moment and when we run out of cash, we just say, "charge it".

Below 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.
- Use family pictures to design a personalized calendar. Be creative and decorate the dates for holidays, birthdays, anniversaries, etc. Check out www.costco.com for an 8-1/2" X 11" calendar for \$9.99.
- For the people with iPods, purchase an iTunes gift certificate so they can download their favorite music.
- 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 several years my husband, Steve has given me a gift certificate for a "Day at the Beach" with Steve and our dogs, Missy & Scruffy. We have a fun day together in the Spring when the weather is warm and sunny.
- Gift certificate for a Mom's Day Off – when Mom gets to go out and do whatever suits her fancy while the rest of the family stays home and cleans the house or other chores. This is also a good idea for Dad's Day Off.
- 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.
- Buy \$100 worth of Starbucks cards (five \$20 cards) at Costco for \$79.99 – that's a 20% savings. If you don't want to give a \$20 gift take the cards into your local Starbucks. You can exchange one \$20 card for two \$10 cards or four \$5 cards. If you don't want to spend \$79.00 on Starbucks cards, split the cost with a friend.
- A Netflix gift certificate is a great treat for people who love to watch television – movies, documentaries, TV series, etc. You can purchase a one month subscription for \$16.99. Go together with other family members and purchase several months.

- Pre-paid phone cards are inexpensive and a great gift for people who make lots of long-distance calls.
- 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.
- For the busy family, purchase a gift certificate from Dream Dinners. I love their food – it's tasty and easy to make. They have all the ingredients to prepare your meals ahead of time. You freeze the meals and pull them out when it's time to cook.
- 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.
- I saved my favorite gift for last – buy an Affirmawrap – a cuddly blanket in a variety of colors with affirmations – Love, Abundance, Courage, Gratitude, Strength, Serenity, Motherhood, Baby, Pet Wraps and more. If you purchase them on the Money Wise Women website we receive 20% of each blanket, which helps us fund Money Wise Women conferences. Purchase them online at http://www.affirmagy.com/StoreFront.bok?affiliate_no=6

I know you can make it through this holiday season without going into debt and you can have fun doing it! You'll feel so much better going into next year and ready to continue on your journey to live financially healthy.

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