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BudgetFree for Life!

December 2008 Newsletter

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## December 2008: The Gift of Time

This Thanksgiving my family came to town. We cooked, ate, played board games and drank lots of wine. Over the weekend I made a few observations and came to a conclusion that we don't need to break our budget to celebrate the holidays. The first observation was my dog's tail wagging like crazy simply because there were more friendly faces in the house. Second, I noticed a friend's young child vying for attention (in the cutest way) with her younger sibling. Finally, I was reminded by an elder that when it comes to family and friends it's not what you show, it's what you share that matters. My conclusion – and I'm not saying you shouldn't shop for gifts – we can all learn from the basic needs of our pets, kids and parents. What people really want is for those we care about to budget more for us this year.

I'm sure by now you've heard about the Wal-Mart employee killed when a mob of shoppers – camped out overnight – broke down the doors and trampled him to death to get dibs on whatever items they valued more than a Thursday night and Friday with loved ones. A new electronic will become outdated in a year and clothes are destined to collect dust in a closet. Dear readers, it's the season for family and friends, not Macy's and Nordstrom's. Two suggestions for a stress free/BudgetFree holiday from Niki in Houston:

- Organize a white elephant party instead of buying a gift for every single person on your annual list. This saves quite a bit of money since you purchase one nice gift instead of several moderately priced gifts. On an emotional level, this eliminates the anxiety of shopping for the perfect gift for each person.
- For family and friends separated by distance consider a secret Santa holiday. Have one person put the names in a hat and select the individual you will shop for this year.

A few more tips to spread cheer where it is most needed this holiday season:

Gifts of Time:

- Offer to babysit – sitters don't come cheap anymore and the savings are often more than what you would have spent on a gift. Plus, you get to spend some time with their kids
- Make your own gift – baked goods, crafts – provides a personal touch and are fun to make and share
- Help with a large or labor intensive project
- Invite friends over to a pot luck instead of going out
- Offer to teach a valued skill
- Organize a group or community outing. One idea, volunteer as a family or community at a local shelter

Giftng:

- If you have friends in common, go in on a gift together; usually you can give a nicer gift for less by splitting the cost. Suggested by Saheli in San Francisco.
- Reuse gift bags. Suggested by Kristin in Michigan.

Gifts that **will** go forgotten:

- Don't buy gifts for your pets. Give them your children's old toys.
- Don't buy gift for babies

**Happy Holidays!**

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