

Holiday De-Stress Guide

Week 3: Budgeting and Shopping Guide



For those on a tight budget, holiday shopping can be a time of stress and frustration. This year, enjoy a financially stress-free holiday season – be proactive with your spending.

Celebrate the Season without Breaking the Bank

Tips to make your money go further this season and leave your bank account healthier in January:

Before the holidays, ask yourself: What are the things that are most important to making my holiday feel meaningful?

- ✓ Trim down your shopping list
- ✓ Develop a spending plan
- ✓ Include non-gift expenses in your plan
- ✓ Record your spending
- ✓ Search online databases for coupons
- ✓ Discuss your plan with others
- ✓ Get creative
- ✓ Shop early
- ✓ Shop with a list
- ✓ Leave the credit cards at home
- ✓ Simplify holiday parties
- ✓ Shop online

Holiday Gift Guide

Health and happiness are the greatest gifts of all. Ease your stress with these budget-friendly health gifts. **Bonus:** all gifts can be found for under \$50!



Yoga mat or kit



Tea mug and infuser



Aromatherapy kit



Food steamer



Fitness belt



Pedometer





Earphones that protect hearing



Alarm clock + exercise



Portion-control plates

Budget Friendly Gift Ideas



- ▶ **Online photo book:** fill an album with special pictures or enlarge a photo and frame it.
- ▶ **Gift in a jar:** layer ingredients of a holiday dessert or soup. Include cooking instructions.
- ▶ **Relaxation gift basket:** choose relaxation products that target all five senses. Include: nature CD, herbal teas, soft robe or warm socks, and a lavender scented candle.
- ▶ **Give a gift from your garden:** help a loved one start an herb garden – take a cutting from your established garden.

Travel Smart

Whether you are getting together with family or getting away, travel costs can skyrocket your holiday expenses. Ease your financial worries – travel smart!

Innovative ways to save money on travel over the holidays

- ✓ Start planning early: planning six months in advance could save you hundreds of dollars.
- ✓ Head to Facebook and Twitter to check out hotel company and airline pages for deals.
- ✓ If your plans are flexible, travel on the day of the holiday.
- ✓ Ask about a group rate when travelling with a group of 10 or more.
- ✓ Book a holiday package (flights, transfers, accommodations) instead of separately.
- ✓ Turn off your mobile: avoid an unpleasant phone bill when you return – try using Skype.
- ✓ Walk whenever you can: avoid public transportation, especially taxis.
- ✓ Avoid exchanging money at the airport.

Resources: www.canadianliving.com, www.forbes.com, www.health.com