

THE COLOURS OF THE SEASON

FIVE GOLD RINGS

Gold. The colour of the holidays that brings sparkle and light to a dark winter season. Also a symbol of wealth, something we might hope for as the holidays approach. Is your true love giving you “five gold rings?” Likely not, and with the material pressures at this time of year, we are all looking for creative ways to save money!

- **In & Out:** Earn some extra cash by selling items that are just taking up space. Old children’s toys, holiday dresses, jewelry, video game consoles...etc. Use the money toward your gift giving budget!
- **Start Early:** Don’t wait for the month of December. See something on sale that someone special will love? Go ahead and buy it and store it away until the holiday season arrives. Spreading your spending throughout the year won’t burn a hole in your pocket and leave you with debt or financial stress. Think Black Friday, Cyber Monday, close out sales, online discounts and deal apps.
- **Set a Budget & Make a List:** Know what you plan on buying and how much you need to set aside for gifts, entertaining...etc? Then stick to your list! Making a plan will allow you to spend less and eliminate spontaneous spending.
- **Think Outside of the Holiday Box:** Pricey presents may not be the way to go. Have you ever bought a gift JUST, so someone had something to unwrap? Consider a favour voucher, a homemade gift, a personal handwritten letter to someone you love, or a favorite homemade baked good.
- **Make it a Homemade Holiday:** We all have special talents and this time of year is an opportunity to highlight our inner gifts. A crocheted blanket for cozy winter nights, homemade bath bombs, a sketch of a favorite pet or memory, a natural body lotion, wooden cheeseboard, etc. Give someone the gift of you!



Whether you celebrate Christmas, Kwanzaa, or Hanukkah, or don’t celebrate the festive season at all, the month of December is always a great month to let your light shine!



A Heart of Gold

The heart of the festive season is not about what we WANT, but rather what we can GIVE. Blessing bags are a unique way to give back and let that heart of gold shine!

Blessing bags contain snacks, toiletries, hand warmers, socks, bus tickets, and other practical items. Keep a bag in your car and serve the homeless and marginalized.



Here’s how to make your own: <https://www.thriftynorthwestmom.com/blessing-bags-assemble-bags-keep-hand-need/>

Source: <https://www.moneysmart.gov.au/tools-and-resources/news/12-money-tips-for-christmas>