

## **PRACTICAL TIPS TO CONSIDER**

### **To Avoid Materialism...**

- Buy less; make hand-made presents; shop earlier to avoid the Christmas consumer mentality. Any change is good if it helps us to focus on Christ rather than on ourselves.
- Have a family service project and purchase food or toys for needy families. It replaces greed and the desire to get more and more with memories.
- Give at least a tithe of the amount you've budgeted for Christmas to needy causes and for the spread of the Gospel (see Matthew 25:34-40).
- Create a culture of the family enjoying the fellowship with one another and focusing on Christ and not tons of presents.
- Ask grandparents for practical gifts for the children instead of more toys. That could mean money for music lessons, athletic uniforms, tutoring or bank CDs for future educational needs.

### **To Keep Budgets Balanced...**

- Plan how much you can spend (develop a total spending limit).
- Divide that amount into categories (holiday travel, decorating, parties, charity, gifts).
- Make a list of who you need to buy for and write a specific dollar amount to spend. If there's not enough money, rethink the list.
- A discussion about dollar amounts may need to occur between adults in the (extended) family. Be realistic and stick to it.

### **Money Saving Tips**

- Mail all out-of-town gifts well in advance to avoid rush delivery charges.
- Order in plenty of time so that rush shipping fees don't have to be used.
- If finances are tight this year and you have an extended family, consider name-swapping so each person buys a gift for only one or two people.
- Be a student of each member of your family and buy or make inexpensive gifts that are valuable to the recipient because it reflects his or her personal interests and needs.

### **A Few Areas to Cut Back** (*According to Dave Ramsey*)

- Decorations...keep it simple.
- Wrapping paper...keep gift bags to use next year.
- Food...unless you've budgeted \$150 for the month of December to buy a daily mocha, don't do it!
- Stocking stuffers...plan ahead so they are meaningful & useful and not last-minute items at the pharmacy.

### **Do Not Rely on Credit**

- Stamp out Christmas credit, because as bad as commercialized Christmas is, commercialized Christmas on credit is even worse.
- Use a Christmas Club account or set money aside every week/month in preparation for Christmas.
- The best gifts parents can give children are love and time. But too often, after the holidays have passed, parents have to work overtime, taking time away from their children, just to pay for accumulated Christmas debt.
- A year-round lifestyle of money management will keep Christmas from being so financially stressful.
- Remember that Christmas gift purchases and gift giving are totally under your control. You choose to buy or not to buy, to go into debt or not.

### **Setting the Tone with Your Children**

- Have kids create a wish list. If something on the list is expensive but your budget can handle it, explain to your child that receiving a costly gift might mean they receive fewer other gifts. This helps them learn about choices.
- Teach the biblical principle of contentment, that "stuff" is fun but it doesn't make anyone happy. A child who learns to give to others and not be attached to their stuff is filled with gratitude – and gratitude leads to contentment.
- Kids who are around others who have little tend to complain less about what they don't have. Volunteer at a soup kitchen, homeless shelter or other establishment that serves those less fortunate. Don't equate blessings with money. One of the poorest yet most blessed characters in the Christmas story was Mary.
- "Pass it down" – Older children can select a toy or item of theirs to wrap as a gift for a younger sibling. This helps them understand the power of giving.
- Reduce clutter! For every gift received, have your child give one away. This is one way they learn to share.