



Consumer Credit Counseling Service
of Maryland and Delaware, Inc.

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SIX STEPS TO CELEBRATING A PRICELESS HOLIDAY

(BALTIMORE) When adults think back to childhood, their cherished memories often revolve around winter holidays. Sometimes they recall a very special Christmas gift, such as that much wished for bicycle. More often, they remember good company and good times -- family laughter over a game, hot chocolate and a hug while building a snowman with a neighbor -- gifts that came without a price tag and that have become priceless with time. With a little thought and planning, you can still create and enjoy memorable holiday moments. Here's how:

- 1. Simplify your priorities.** When the holidays approach, many of us automatically switch into "Speed Racer" mode. We get pulled into the chaos of shopping, decorating, and shipping so fast that when New Years rolls around, we feel cheated. Where did the holidays go? To avoid disappointment, take time now and rethink your plans. What holiday memories do you most want for yourself and your children? How can you best attain them? Look for ways to simplify things, so that you have more time to enjoy and find meaning in the season.
- 2. Limit spending.** Begin by taking a look at your personal finances. Based on your current income and expenses, what can you realistically afford to spend on gifts, entertainment, decorations, travel, and postage? Set up a budget and decide how much you can afford to spend on each item. Then stick to the plan. This strategy will help take the commercial edge off celebrating. If you have children, it will teach them a valuable lesson about living within their means. Best of all, you'll be able to face your finances in the New Year guilt free.
- 3. Avoid waste.** It's easy to overspend on holiday shopping, especially if you wait until the last minute or impulsively buy items not on your list. Take advantage of retail sales, coupons, discounts, and online bargains. Plan your shopping trips to save on gas. To save postage *and* "green up" the environment, send no-cost holiday e-cards instead of printed greeting cards and create decorations and wrapping paper out of reusable household items or supplies.
- 4. Give heartfelt gifts.** It isn't necessary to buy a gift for everyone on your list. Often a thoughtful card or action will mean more. Consider sharing your time or experience. For example, an elderly neighbor might welcome a ride to the store. Your teenage niece or nephew might appreciate learning how to make your favorite spaghetti sauce or how to check the tire pressure on a car. Friends and family members don't expect you to go into debt just to show you care. Some may even be faced with harder financial realities than

you are and will be relieved if you tactfully and candidly suggest foregoing the routine present exchange this year.

5. **Spend time instead of money.** Look for fresh ways to reduce stress and add meaning to holiday festivities. If your family hosts a large meal each year, plan a celebration where you all bring a favorite dish to share. This way, no one will be saddled with all the preparations, and everyone will share in the expense. Replace trips to the mall with “quality time” activities closer to home. Invite your neighbors to go Christmas caroling or spend an evening creating a “Best of 2009” family memory book or video, where you all write down or share a pivotal moment that has made this a remarkable year.
6. **Share your joy and good fortune.** Set aside a few hours to volunteer at a nearby homeless shelter or retirement home. Participate in the annual “canned food” drive at work. Help your children pick out “nearly new” clothes and toys they’ve outgrown or don’t use, and call a local social service organization or church who can donate these items to a family in need.

These efforts will help you reconnect with the rare and priceless spirit of the season.

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Consumer Credit Counseling Service of MD & DE, Inc. (CCCS) is an accredited nonprofit agency that has served the local community since 1966. CCCS is dedicated to helping individuals and families resolve their financial problems. We promote the wise use of credit through education and confidential budget and money management counseling. Maryland State License #14-01.