

Debt-Proof Your Christmas

Celebrating the Holidays
without Breaking the Bank

Mary Hunt



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Grand Rapids, Michigan

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To
my friend
Kathleen Chapman,
a woman of many talents,
not the least of which is the
ability to take a pile of empty
Jell-O boxes, scraps of paper, curling
ribbon, and a few twinkle lights and produce a
Christmas tree
so elegant
it defies
description

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A Note from the Author

This is a book about special holidays and debt. Because I celebrate Christmas, you will see many references to this holiday. But if you celebrate Hanukkah, Kwanzaa, or some other special holiday, these same principles, ideas, and suggestions can apply. Just make your holiday substitution each time you come to the word *Christmas*.

All references to debt in this book are to unsecured debt such as revolving credit-card balances, installment loans, and personal loans. Debt, as it is used in this book, does not refer to secured debt such as mortgages or auto loans.

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I owe a debt of gratitude to the many Debt-Proof Living readers who over the years have generously shared their best Christmas memories, tips, and gift ideas and graciously allowed me to share them with you.

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Many thanks to Cathy Hollenbeck and the rest of my Debt-Proof Living staff for all they do on a daily basis to keep me pointed in the right direction and moving forward.

Last, to the most important people in my life—my family—thanks for cheering me on and giving me the space I need to write. But more than that, thanks for giving me a reason to get all excited about Christmas, year after year. The memories of all the good times we've had through the years are tucked in my heart forever.

Introduction

It was my worst Christmas ever. I'd been hiding bills from my husband so we would have money for Christmas shopping, but it wasn't enough. It never was.

Every credit card in my vast collection was maxed to the limit. Back then going over limit was not allowed. If you tried, the card would be rejected at the cash register. There are few things more humiliating than the dreaded words, "You'll need to go to the credit office."

With only seven days to go until the big day, I was desperate. Still to come were parties, school events, church pageants, and musicals. The pressure of the season was taking its toll. The stress was nearly unbearable.

I did the only thing I could do: I called the department stores whose cards I had and begged for a credit limit increase. One high-end store agreed. That determined my course of action. I would have to Christmas shop in a big chichi store that specialized in clothing.

The store directory assured me it had toys and electronics too. But just try to find them. When I did find toys and electronics, the selections were limited and the prices outlandish. But by then I didn't care what the price tags read. There was so little time left, and I was determined to mark the last names off my list and just get this shopping thing finished.

Before I go on, you need to know this was quite a few years ago when VCRs (videocassette recorders) were fairly new technology and quite the buzz. I purchased a VCR from that department store for my husband. It cost more than six hundred dollars—about double what they were going for at the time in discount electronics stores. But what were my other choices? My only available credit was at this one department store.

I tore through that increased credit limit in no time flat. I bought toys and clothes and of course the pricey VCR. The kids weren't impressed; neither was my husband. He couldn't quite understand my choice of gifts because we already had a VCR. Not a very good one, I pointed out.

I don't remember much else from that miserable Christmas. If there was any joy or satisfaction, it was lost in the shadow of the frantic last-minute shopping and all the debt I added to an already out-of-control situation. Of course, the regular bills couldn't hide forever, and their reappearance in the New Year did not endear me to my husband. Add to them the bills for all that Christmas shopping and you'll have a small idea of the angst and disharmony in the Hunt household.

I'm certain we paid for that VCR at least three times by the time we finally got out of debt many years later. The debt lasted far longer than the machine, which has long since gone to the big electronic graveyard in the sky. But it remains for me an important symbol of what not to do.

After that low point of my life, I made a U-turn on the road to financial devastation. It took nearly thirteen years to repay all the horrible debt I had amassed (a story for another day), but the important thing is that we did it. We paid back a six-figure load of unsecured debt, and in the process, it changed our lives.

If there's one thing I learned from that Christmas so many years ago, it is this: Stuff quickly fades, but debt goes on and on.

As you read this now, it may be spring or fall. As I write, it's summer. The days are long, the grass is green, and the livin' is easy. Even so, and no matter what time of year it is, there is something we need to talk about. Relatively speaking, the holidays are just a few short months away. Christmas can creep up on us like a swimsuit that's a couple of sizes too small.

I don't know how much credit-card debt has your name on it, but the fact that you're reading this book suggests there might be some. Or perhaps you aren't in debt, but you want to make sure you stay that way. There's no doubt that relying on credit to pay for holiday shopping can be very tempting. The credit-card companies want us to believe it won't make any difference—that holiday debt is simple to pay off. But we know better. It's time to say enough is enough.

Being sick and tired of overspending and starting each New Year with a holiday debt hangover for stuff no one remembers is the catalyst that can make things different for you in the future. You have to say, "Enough! I'm not going to do that anymore."

What you hold in your hand is not a challenge to stop giving gifts or celebrating Christmas or even spending money. Not at all. Because every situation is different and there is no one-size-fits-all holiday plan, this book is packed with ideas for how to have an all-cash Christmas. No matter how much or how little cash you have to spend, staying away from credit-card debt is going to change your holiday experience in ways you never dreamed possible.

Here's my challenge for you: This Christmas, lock up the credit cards and let me show you how to experience the best Christmas ever with no debt, less stress, and more joy! I will provide the information and you provide the commitment. We're going to make a great team, so let's get going.

Prepare yourself for the most meaningful Christmas you and your family have ever experienced—a very merry, debt-free Christmas.



"In our fantasies, Christmas comes as a beautiful horse-drawn sleigh to carry us gently through the season. But in reality, Christmas comes at us like an eighteen-wheeled, supercharged, nitrous-burning, straight-six, diesel-powered, self-propelled juggernaut of a big rig."

1

Christmas—Back by Popular Demand



I love Christmas. I mean I *really* love Christmas. And if you're anything like me—somehow I have a feeling that might be the case—it's the fondness for the holiday that can so easily get us into difficulty.

The trouble with Christmas is that we allow the overcommercialization of the season to get the better of us. We get caught up in the man-made hype and treat Christmas as a popularity contest or final examination rather than a time of rest, reflection, and joy.

In our fantasies, Christmas comes as a beautiful horse-drawn sleigh to carry us gently through the season to the sounds of the clippety-clop of horses' hooves and the jingling of sleigh bells. We visit friends and loved ones, exchange lovely tokens of our love and esteem for one another, and indulge in warm and meaningful conversations. Our grateful children frolic in the snow, amazed at the generosity of their parents.

But in reality, Christmas comes at us like an eighteen-wheeled, supercharged, nitrous-burning, straight-six, diesel-powered, self-propelled

juggernaut of a big rig fueled by consumer credit, and lots of it. It screams for us to get on board.

The thirty or so days between Thanksgiving and Christmas become a blur as we tear through the season, feeling obligated to stop at every turn to decorate, shop, clean, cook, bake, wrap, and send. The rig is programmed to go faster and faster because there is so little time and so many miles to cover before the journey's end.

This machine needs fuel—and credit cards are the combustible of choice. We are terrified at how often we need to refuel.

With so many mandatory parties, pageants, and projects, we find little time to sleep. We feel ourselves being consumed by guilt and obligation, so we try to counteract those feelings by charging (please let it be deferred billing) bigger and better gifts and buying the approval and adoration of everyone on our list. The only thing that matters is getting to the finish line by Christmas Eve. We arrive worn-out and disappointed.

Credit Changed Everything

No doubt about it, celebrating Christmas now is a far cry from what it was even thirty years ago, thanks to the evolution and escalation of consumer credit. No longer must we concern ourselves with whether there's enough money to buy and do all that our hearts desire. Credit-card companies have made it quite socially acceptable to have it all whether we can afford it or not. Little by little, we've allowed ourselves to have what we want now and worry about paying for it later.

The more we have, the more we want; the more we get, the more we need to feel satisfied. It seems that no matter how fantastic Christmas was last year, we are compelled by merchants to make it even bigger and better this year.

When it's all said and done, it seems the gift-giving—which is what really started all of this in the first place—has become all but divorced from the actual impulse, from the love or the kindness. It's just shopping; it's just money; it's crossing names off lists and moving on.

But it doesn't have to be that way. You can decide right now that Christmas for you and your family will not be dictated by the retail industry, which has its sights on your wallet and your wealth.

Selective Amnesia

Here's the problem. We live eleven months of the year as if Christmas will never come again, then we go into a panic when it does—concluding that we have no choice but to put everything on the credit cards “just this one last time.” And then it happens over and over again.

Blame it on what I call selective amnesia. People who suffer from this condition fall into some kind of seasonal coma. They block Christmas from their minds until it's too late to plan ahead. And it's little wonder. For many, Christmas is no longer the most blessed but rather the most stressful time of the year. And expensive. But somehow we all manage to get through it, many with a pile of new debt and a solemn vow to start earlier next year. We just don't want to think about it.

If your resolve lapses into unconsciousness somewhere around Valentine's Day, how grateful you must be that I'm here to jolt you back to reality.

Predict and Prepare

So you may be asking, “Is there an antidote for this condition?”

The answer is yes, and it can be found in these two words: *predict* and *prepare*.

Predicting is the easy part. If you can read a calendar, you've got this nailed. Christmas is never early, never late. You always know exactly when it will arrive. The trick is to stay focused on where you are in relation to December 25, both chronologically and financially.

Preparing is another story. There are probably as many variables that play into preparing for Christmas as there are personalities and financial situations. There is no one-size-fits-all solution. Finding a plan that fits your financial condition, your family situation, and your comfort zone is the key.

Perhaps you're the type who finds early Christmas shopping and preparation to be counterproductive. You overbuy. Or you second-guess yourself. What seems perfect in July is all wrong come December. You can't get creative or excited about the holidays until the season arrives. Besides, you're not crafty, so making gifts is out of the question. The way you need to prepare is to begin stashing cash now to fund your famous two-day blitz when you will get everything done start to finish.

If, on the other hand, you are a quintessential plan-ahead soul with crafter's blood coursing through your veins, you cannot imagine choosing to wait until the last minute. And if forced into that position by financial constraints, you're a basket case just waiting to happen. You're ready to get started when you finish reading this.

Compelled to Get It Right

There were many years when I saw Christmas as a final exam. I had to get it right because there would be no do-overs. Whatever felt good, whatever the kids wanted and others expected—that's what I did. And when it was over, it wasn't really over. I limped my way into each New Year suffering from a horrible hangover of new debt piled on top of the old. Month after month, the ghost of Christmas past haunted me with bills that lasted much longer than the stuff I had bought.

The sense of urgency and bright lights of the season can trick us into believing we are Christmas magicians, that by some miracle we can do it all and easily pay for it later. Let's turn down those lights right now. You don't have to give in to those urges. You can choose to approach the season with realistic expectations and a plan, so you can enjoy all the season has to offer and still step into the New Year knowing that everything is paid in full.

Think This Through

While you may be tempted to jump right into creating a gift list, that's not the place to start. Back up another step. What do you want this year's holidays to look like? If you want to experience a warm and

meaningful time with family and friends, pouring all of your resources into gifts may not be the best way to accomplish that.

The way to control your holiday spending is to come up with a plan. If past Christmases have left you in debt and less than satisfied, now's the time to start strategizing while your past financial fumbles are fresh in your mind—and the next holiday season is some distance in the future.

You know what they say about hindsight being 20/20. Your fuzzy vision becomes frighteningly clear around January 15, when all the holiday bills start rolling in and you lock eyeballs with your ATM withdrawals—crumpled receipts stuffed in your wallet—now all neatly lined up on your bank statement for review.

Here is the painful truth: A little bit here, a lot more there—it all adds up. Rather than wonder about and weep over all the money you spent, determine that you will not allow your emotions to spark a repeat performance. Plan to do better next year.

What Was I Thinking?

I'll never forget the year I had a very ambitious idea to host a Christmas boutique in our home. I've always enjoyed crafts, and the thought of turning our house into a little country store for one weekend in early December sounded like a lot of fun. With any luck I'd end up with enough cash to pay for Christmas.

I invited a few friends to participate, and the word traveled quickly. Before I knew it, I had fifteen participants.

From the moment I decided to go through with this quasi-commercial venture, I became obsessed with the details. Because of the sheer volume of merchandise that would be showing up, I decided to relocate our furniture to the garage and basically move out of the greater portion of our house.

I'm told the event was quite a hit. People lined up around the block long before opening time on the first morning. During the four-day affair, hundreds of people patronized my boutique.

While the entire event remains mostly a blur, I do know that I overplanned, overprepared, overworked, overspent, and overexpected. Basically, I made a fool of myself.

By the time I settled up with all of the selling participants and accounted for all the time and money I had spent on advertising, I ended up with precious little profit.

My clearest memory of the event is that it ruined my life because I went way overboard. It took months to put the house back together, and I still feel the pangs of boutique burnout.

Never once did I consider repeating the idea, and that's a shame, because it was quite successful. Had I taken the time to systematically analyze what I did wrong, what I did right, what I could do to fix the wrongs and repeat the rights, there is an excellent possibility I could have salvaged the idea and turned it into a seasonal cottage industry.

Most of us don't have the option of giving up on Christmas the way I threw out my boutique, nor would we want to. That's why evaluation is important in taking back control.

Consider the Past

As you go through the exercise of considering your Christmases past, don't let guilt and fear enter the picture. Think of yourself as a paid consultant who has been brought into a corporation to look at ways to make the company more efficient and more profitable.

What factors have caused you to overspend in years past? Possibilities may include gift-giving, entertaining, decorating, guilt, peer pressure, family pressure, influence of media (remember that gingerbread village on the magazine cover that looked so cute and was supposed to be easy enough to complete in just one evening?), wanting to make Christmas perfect for your children, attempting to re-create your own childhood, trying to compensate for an absent parent, or waiting until the last minute.

As you look back on previous Christmases, what do you wish you would have done more? Spent time with the kids, played games, put together a puzzle, relaxed, spent time with your spouse, spent time with friends and neighbors, slept, sat in front of the fire and read an entire book, watched *It's a Wonderful Life* all the way through, attended church services and sang all of your favorite Christmas carols,

taken a trip into the city just to soak up the sights, taken gifts to the kids at the shelter.

What do you wish you would have done less? Mindless shopping, pageant directing, play producing, party planning, baking, cleaning, cooking, shopping, float building, card writing, worrying, decorating, running around, meeting others' expectations, traveling on Christmas Eve and Christmas Day just to keep everyone else happy.

In what ways are you still paying for the efforts of last Christmas? Credit-card bills, installment loans, soured relationships, wounded spirits, burnout, embarrassment, gifts promised but as yet unfinished or unfulfilled.

What changes are you willing to make starting right now to affect a different outcome this year? As we head into this most wonderful time of the year, you'll be making lots of decisions on how you will use your time and your money. In fact, they may already be coming at you with full force. It takes a lot of courage to go against the flow, but it will be easier if you keep one eye on December 26. See every decision and spending opportunity in the light of what will remain when it's over for another year.

What Really Matters

One year I asked my family of Debt-Proof Living members at DebtProofLiving.com to tell me about their best Christmas gift ever. I got every kind of response you could possibly imagine. And they were as unique as the individuals who responded. Yet every response had a deep, emotional dimension: spending time with family, welcoming a new family member, surprising loved ones with a visit, receiving a treasured possession from a grandparent. What I learned (I'll be sharing the responses in coming chapters) is that all of the trouble we put ourselves through to spend enough money to be acceptable is often wasted. What really matters is rarely available for purchase in a store.

Whatever your personality or the scope of your goals, the secret to your success will be found in your ability to stick with your plan. The bottom line is that you want to bring wonderful memories and

renewed relationships with you into the New Year—not a pile of new debt for all kinds of stuff you can scarcely recall buying.

Remember, it is not up to you to find the absolutely perfect gift that will fulfill the deepest desire of every person on your list. It's not your responsibility to become a mind reader and a dream fulfiller. The people on your list—as much as they love and adore you—probably don't remember what you gave them last year. In the end, it just doesn't matter that much what presents you give, provided that your desired sentiment is conveyed.

So before you get caught up in the emotion of the season and sidetracked by all those offers of “zero interest until next year!” determine how much cash you have to spend. Compare that to the number of gifts you'd like to give and other expenses of the season. Set a dollar limit for each one and stick to it no matter what.

Doing whatever it takes to enjoy an all-cash Christmas is the very best gift you can give yourself and your family.

I know you can do it too.

One year when *Jurassic Park* was all the rage, my son had only one item on his Christmas list—a jeep-like vehicle that ran by remote control and squirted water from a captured reptile's mouth. The worst part about this request was that it was made early in December, well after the shopping rush of Thanksgiving holiday sales. Online ordering was not my forte at the time, so I searched on foot at every toy store in a fifty-mile radius. The process was so mentally, physically, emotionally, and spiritually draining (because by then I had lost all the meaning of Christmas giving) that my husband and I vowed never to do that again. We put the worst behind us.

The following year I set a limit on purchases and came up with a fantastic idea that to this day my teenage boys continue to enjoy. I

purchased two or three “special” items from their list of ten requests with the understanding that they may or may not get the “only thing I ever really wanted!”

What makes this tradition fun is that each gift is wrapped and hidden and the boys are given a clue where to find it. I have even made treasure maps and sent them out into the yard with a shovel! Nothing is more amusing than to have children squealing with delight on Christmas morning as they rummage through the house and yard searching for their gifts. It has provided us with the best feelings of excitement, creativity, and appreciation.

The boys are now fourteen and eighteen and still request that clues be placed in their Christmas stockings.

 Amy S., Florida

2

Shaping Your Attitude



Pulling off an all-cash Christmas in the face of a credit-aggressive retail industry is going to be like holding back the sea unless you arm yourself with a very important tool. You won't have to run out and buy this tool, because I am absolutely sure you have it already. And you won't have to go on a whole-house search to find it either. This all-important tool is as close to a magic wand as you will ever get and as powerful as you choose for it to be. It is your attitude.

Your attitude—the way you respond to everything in life—is more important than anything else as you set out to develop an all-cash Christmas. You choose your attitude, your thoughts, and the way you respond to everything that happens around you. How you celebrate and how you pay for the Christmas holidays are completely in your control if you make that choice.

Your attitude is like a child. It can be mature, well-behaved, and responsible, or it can be an out-of-control spoiled brat prone to loud demands and temper tantrums. You may know a little something about that. I know I do. Disciplining my attitude is a full-time job. Some days are easier than others. But consistent self-discipline in choosing my

thoughts and what I allow myself to focus on does get easier, because my thinking becomes a habit.

You can choose a joyful, expectant, can-do attitude with bold determination, an attitude that says, “No matter what, I am not going to spend money I do not have to pay for Christmas. Period.” With that kind of attitude, even the powerful consumer-credit and retail industries will be no match for you. You will prevail. But if you fail to make that specific decision, you could easily default into debt, because let’s face it, buying everything on credit is a lot easier. Not thinking about prices and just spending your brains out with plastic are nearly effortless. What you must keep front and center in your mind is that while it may be easier for a moment, the struggle comes later in the crushing weight of debt.

The Joy and the Work

There are two distinct aspects of Christmas: what we feel and what we do. Both the feeling and the doing are important, and neither part should be denied.

On the one hand, there’s the joy of the season that touches our emotions and satisfies our souls. This is the part we feel, the part that evokes memories and binds families together. It’s the joy, the wonder—the miracle of the Christ child coming to earth to bring hope to a fallen world. This is the part of Christmas that we feel, the aspect that we approach with our hearts and feel in our spirits.

The other side of the season is the work. It’s the business, the planning, and the funding. This side of Christmas you must approach with your head—your good sense, your sound money principles, and your core values, which are grounded in your belief system.

Remember Ebenezer Scrooge of Charles Dickens’s *A Christmas Carol*? Before his life-changing encounters with ghosts, it seemed he had no heart. His entire approach to Christmas was cerebral—not a single emotion could be found in his crusty, hardened self. Of course, that is not the proper approach to Christmas. But neither is an all-out emotional onslaught. There has to be balance. And the wise person knows how to move easily between the emotions and the business of Christmas.

That Important Separation

The more successful you are at separating these two aspects of Christmas, the more likely you will come through the holidays without creating debt. And the best “separator” is time.

It’s so much easier to set your holiday spending limit when you are not under the emotional spell of the season. You can think more clearly when you are not face-to-face with silver bells and boughs of holly. When you are not emotionally engaged in Christmas is a good time to make specific statements that reflect your chosen holiday attitudes.

Wait until the last minute to start thinking about this and it’s easy to get everything mixed up. Before you know it, you’ll get sucked into the mind-set that you have to spend a lot of money to create good memories so that everyone will be fully satisfied.

If Christmas is dangerously close as you read this, don’t assume you’re out of luck to make things different this year. Get away to a quiet place where you can think clearly. Then remember that it’s only too late if you don’t start now.

A Little Talking To

I know what it’s like to think that if we can just spend enough—if we can just get the biggest and best gifts for everyone on our lists—somehow we’ll be able to create the kind of joy our hearts crave. It’s easy to get caught up in that kind of thinking, but it’s not at all true. Approaching the business side of Christmas now while we can think clearly is just so much easier, financially safer, and more effective.

Separating the emotion from the business of Christmas will free you to create a plan and then stick to it—and also enjoy the warmth and wonder of the season to your soul’s content.

Here are the kinds of self-talk and personal affirmations you need handy as you formulate your attitudes. Write them on a card and keep them close so you can refer to them often. Of course, these are my suggestions; you may have others to add or substitute that are unique to you.

No one can force me to spend money I do not have in order to pay for Christmas. No one. If I feel pressure to do that and then cave in, it is my fault. I am the one who did the forcing.

The best memories and the most joy come from things money cannot buy.

I will spend my time well, investing myself in my children and others who mean the world to me.

I will keep one eye on December 26, when I intend to wake up knowing Christmas is paid in full.

It is good for children to yearn and to have pre-set boundaries when it comes to wish lists and desires.

Overindulging children is just plain wrong, so I will not do it. I will help them learn to limit their expectations rather than attempt to fulfill their every desire.

I am not a Christmas magician.

I will not work so hard during the month of December that Christmas turns into one crazy blur with “Just let this be over!” written all over it.

I will create my own agenda and not allow retail marketers to do it for me.

Debt Is a Choice

While the credit-card companies and retailers have come up with amazing marketing campaigns that border on mind control, so far they have not figured out how to force us to spend money we do not have. Going into debt is still a choice. And so is not going into debt by opting for an all-cash Christmas.

If your spending habits are nudging you into holiday debt, you don't have to give in. You can experience a joyful season without mortgaging your future in order to feel good. Remember, it's all a matter of attitude. You are in control.

It may seem completely ridiculous to think that just by changing your attitude you can change your circumstance, but it's true.

Disadvantages can be turned into advantages simply by the way you look at them. The happiest people don't necessarily have the best of everything; they just make the best of everything.

Feelings and Actions

Here is a life principle that will help you understand and make meaningful attitude changes: It's easier to act your way into a feeling than to feel your way into an action. If you change your attitude—not because you feel like it but because you know it is the right thing to do—your feelings will follow. On the other hand, if you wait until you “feel like it,” meaningful change may be delayed indefinitely.

It is dangerous to allow your life to be guided by feelings. Feelings are fickle—they cannot be trusted. Not only is it foolish to make choices and decisions by the “if it feels good do it” method, but it can also be costly.

And, of course, while we'd like to, it's difficult to ignore the negative feelings of worry, stress, and disappointment; the fear of not doing everything well enough; the envy of those who do more and do it better; and the guilt of not measuring up, not giving the right gift, or not spending enough to even the score.

Christmas can be one overwhelming feeling after another. If we allow our spending to be controlled by our feelings, we're in for a roller-coaster ride that carries a heavy price tag.

Stop allowing your attitudes to be shaped by those feelings brought on by the sights, sounds, and smells of Christmas; by shopping malls, magazines, neighbors, friends, family, or any other person, place, or thing. Instead, shape your attitudes about Christmas and debt in a reasoned and logical manner. You can take care of business and also fully enjoy and engage in the warmth and wonder of the season.

One Christmas many years ago, money was very tight. On Christmas Eve we took the kids out driving to look at the Christmas lights. On the way back we stopped in a five-and-dime variety store. We were having fun just looking and wandering through the aisles when I saw a little nativity set in a small box for eighty-nine cents. My husband offered to get it for me for Christmas, but I felt like there would be better uses for eighty-nine cents. We discussed it a bit, and he bought it. The same year my nine-year-old bought me a Santa candle.

I can't explain why, but I remember vividly that Christmas and those two gifts more than any other. I keep that small nativity piece with Mary, Joseph, and the Christ child on display all year. Every time I see the nativity, I remember that there is something ephemeral about certain times and that money is not the central factor in those special memories.

The ensuing years have been filled with some good, some bad, some happy, some sad times; some financially desperate times; some times when money was in plentiful supply—but all have been sprinkled with unique and special little memories that stand out for reasons I can't always explain.

When I stew and worry and lie awake at night worrying about money or other problems, it really helps to look at my nativity and remember that hope is found in a Person, not in my pocketbook.

 Charlotte T., Kansas



Recardulation: Figuring out that by regifting the gift cards you received last year to everyone on your list this year your Christmas shopping is done. And it's only July!