Enjoy the Holiday Season Without Breaking the Bank

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The holiday season is quickly approaching, and while I love the Christmas smells, beautiful lights, and excitement that comes with this time of year, the thought of holiday shopping and pinching pennies can sometimes take away from the magic. Between gift buying, holiday meals, decorations, travel, and all the extra activities, it is easy to spend more than we originally planned. Before we know it, January arrives, and those holiday expenses are still waiting for us! The good news is that enjoying a wonderful holiday season doesn't have to mean spending a fortune. With a little planning, creativity, and mindful spending, you can enjoy the season, give to others, and still start the new year on the right financial foot.

One of the best ways to avoid overspending is to start with a budget before the shopping begins. Make a list of everyone you plan to purchase a gift for and decide how much you are comfortable spending on each person. Don't forget to include other holiday expenses such as meals, decorations, travel, and community events. Once you have a budget, keep track of your spending as you go. It can be tempting to grab an extra gift because it is on sale or looks like the perfect addition, but those little purchases can add up quickly. One trick to try is the 24-hour rule. If you find something that wasn't on your list, give yourself 24 hours before purchasing it. You may find that the excitement wears off and the purchase isn't something you really need.

Another helpful tip is to start shopping early when possible. Purchasing one or two gifts each month throughout the year can help spread out expenses and allow you to take advantage of sales without feeling rushed. Once your shopping is complete, resist the temptation to keep adding extras!

While working through your holiday shopping list, consider purchasing a few gifts from local businesses. Small Business Saturday, which takes place the Saturday after Thanksgiving, is a great reminder of the impact our shopping choices can have on our communities. There are plenty of other ways to shop local during the holiday season. Visit local craft shows featuring youth and local entrepreneurs, purchase gift cards from area restaurants and businesses, shop at local flower shops, or stop by a local print shop for unique gifts and greeting cards. You might even consider purchasing ingredients from a local grocery store or farmers market for a homemade gift.

Gift buying is often one of the biggest holiday expenses, but decorating, entertaining, and traveling can add up just as quickly. The good news is that some of the best holiday memories don't require spending much money at all. Get the kids involved in making homemade decorations, such as popcorn strings or salt dough ornaments. Plan a family movie night, swap favorite Christmas movies with friends, or spend an evening baking holiday treats together. These activities can become traditions that your family looks forward to year after year.

If you are hosting a holiday gathering, consider making it a potluck and asking everyone to bring a dish. Saving grocery store loyalty points throughout the year can also help reduce the cost of holiday meals and even provide opportunities to purchase gifts. If holiday travel is on your schedule, planning ahead is especially important. Booking flights and hotels early can help you avoid some of the higher costs that come with last-minute holiday travel.

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It is easy to get caught up in the sales, gift exchanges, and pressure to make everything perfect. Retailers know how to encourage impulse purchases, and sometimes we find ourselves buying things simply because they are a good deal or because we feel like we should.

By setting a budget, being mindful of spending, supporting local businesses, and finding inexpensive ways to celebrate, you can enjoy a holiday season that feels full without the financial regret that sometimes follows in January.

For more information, please contact Community Vitality Agent Amanda Clasen at any Southwind District office or by email at amclasen@ksu.edu.