Tis the Season
Planning for Festivities
‘Tis The Season!

• The holiday season is a time for...
  – Comfort and Joy
  – Family and friends
  – Being hectic and busy
  – Stress and worry

• Acknowledging both the pressures and pleasures of the season
Expectations and Intentions

• What are your hopes for the holiday season?
  – To survive?
  – To flourish?
  – To renew?
  – To be healthy?

• During this holiday season, we would like to make positive, healthy, and intentional choices.
Holiday gift-giving is wonderful BUT....

• Do you ever overspend?
• Do you ever feel burdened instead of uplifted by gift-giving?
• Do you ever wish for more holiday meaning and less stuff? -
Think about last year’s holiday:

• What gifts did you receive?
• What gifts did you give?
• Do you even remember?

Today we’ll share some tips to help you be truly generous, simplify your holidays, and enjoy the season more fully.
Tip 1: Identify your holiday values

Finish this sentence:

The holidays are a time to...
• What is most important to you?
• What stirs your soul?
• Is it the music?
• The warmth you feel helping someone less fortunate?
• The religious meaning?
• Snuggling up with a child to read a holiday story?
• Sleeping in?
• Time with family?

Take a moment to reflect on what kind of holiday you really want.
Tip 2: Make a plan, according to your values

Make a written plan of how you will celebrate the holiday season

- Use a calendar
- Talk to your family and friends
If you feel overwhelmed, reconsider:

Write down all your usual holiday responsibilities: decorating, shopping, wrapping, cooking, baking...

– Which ones do you enjoy?
– What could you simplify, delegate, ask for help with, or do without?
Tip 3: Set your budget

What can you honestly afford to spend?

Develop your holiday spending plan

• Make a list of what gift for whom, and record the actual costs of purchases to help you stay on track.
• Include the “hidden expenses” of the holidays, such as baking, special meals, decorations, postage, travel...
Resist overspending

- Use cash instead of credit cards
- Don’t skip bills to free up money for presents
Tip 4: Try simple, low-cost gift ideas

**Gifts from the heart**
Write down “what I love about you” and/or cherished memories, in a letter, notecard, or journal. Or make a video or audio recording. (Try storycorps.com to preserve family stories or check out our Duderstadt Center for video editing equipment - dc.umich.edu)

**Homemade gifts**
Jars of salsa, baked goods, potpourri, bath salts, cleaning kits, calendars, ornaments, a photo collage, a recipe book.

**Gifts of time**
Create a coupon that describes the gift: a walk together, babysitting, chores, dinner, a special outing, pet sitting.
Tip 4: Try simple, low-cost gift ideas

**Gifts of experience**
Offer to teach a skill you possess (knitting, music lessons, foreign language) or offer free services you are skilled at (cooking, photography, computers)

**Gifts to charity**
Donate to a cause in their name
Tip 5: Consider new gift-giving traditions

- Draw names for gift-giving.
- Designate a dollar limit on gifts in advance with your family, coworkers, or friends.
- Do a cookie exchange instead of gifts.
- Shop for used items at thrift stores or online.
- Have a “white elephant” party
  - Each person brings a wrapped secondhand item in good condition. Each person draws a number. #1 chooses a gift and unwraps it. #2 can take that gift or choose a new one. Shift the focus to fun!
Summary: Tis the Season to Be Generous

• Identify your holiday values.
• Make a plan, according to your values.
• Set your budget.
• Try simple, low-cost gift ideas.
• Consider new gift-giving traditions.

Additional Resources:
UM Credit Union  www.umcu.org
MHealthy Thrive, FASAP, & UMHS EAP
Wishing you peace and happiness: Contentment

- Focus on **Simple gifts** during the holidays
  - Giving thanks, expressing gratitude
  - Seeing family and friends. Make connections
  - Being mindful of the good things
  - Pause. Slow down. Take time.
  - Help others. Be compassionate.
  - Seek meaning in traditions
THANK YOU FOR JOINING US!