

Holiday Sanity Plan

Preventing a January Spending Hangover



IS THIS NORMALLY AN INSANE TIME OF YEAR FOR YOU?

It used to be for me too. I didn't know quite how to escape the hustle bustle, high energy of the holidays, without worrying that I would be perceived as scrooge. Between Halloween, Thanksgiving and December celebrations, my nervous system was on overload just thinking about all that I needed to do.

All the “do-ing” would catch up with me in January and I would feel hungover (and not from alcohol)! My energy and bank account used to suffer from exhaustion. I started to see similarities in how I spent my time, energy and money and none of it was all that conscious. I was in the **RED** in all three of these areas! Not sustainable!

BRING BACK THE MAGIC. RELEASE THE CHAOS. ARE YOU READY?

Today, I stay more in a space of “being,” rather than “doing” this time of year. It is what works best for me. Being with my family and friends, keeping things real simple. This shift from “doing” to “being” helps me experience MORE JOY and LESS STRESS during this time of year.

Here are a few pointers I'd like to share with you on how you can create a richer saner holiday experience for yourself and your family. Tried and true from yours truly!

BE AWARE OF UNWRITTEN FAMILY GIFT GIVING RULES

Be aware of unwritten gift giving rituals you grew up with and how those rituals influence your giving today. Ask yourself, “Do these rituals bring me joy? Are they kind to my time? energy? pocketbook? Do I want to create new rituals that better support me?”

It is OK to create a new tradition. Remember, novelty can be FUN!

PLAN and CHOOSE WISELY HOW YOU WILL SPEND TIME, ENERGY, AND MONEY.

Be mindful to be balanced. Think equal energy exchange. Say “NO” to events and traditions that no longer work for your time, energy and money. Deprivation and exhaustion don’t work well for anyone.

CREATE EXPERIENCES OF LOVE AND MEMORIES

Focus less on “stuff” and more on “people you love.” Take walks with friends, family and your dogs on beautifully decorated streets. Soak in the scents, tastes, sounds, sights, and texture of the season. Abundance lives in this space of soaking it all in and being grateful!

DO LESS, ENJOY MORE

Enjoying and soaking in more pleasure is one of the things that speaks to my Spirit as I age. I try to really enjoy more during this time of year. For me, this means pausing between activities. It means sleeping longer, reading in bed, delighting in a more deliberate slower pace.

TABLE OF CONTENTS

| | |
|---|---------|
| WHAT IS YOUR HOLIDAY VISION? | Page 5 |
| WHAT THE HOLIDAYS ARE REALLY ABOUT | Page 6 |
| HOW TO GIFT WITHOUT DEBT-ING | Page 7 |
| ON SHOPPING STAYING ON TRACK STRATEGIES | Page 8 |
| HOLIDAY GRACE | Page 9 |
| ON GIVING | Page 10 |
| HOLIDAY SPENDING PLAN | Page 11 |
| FUN HOLIDAY MOVIES TO WATCH | Page 13 |

YOUR HOLIDAY VISION

What kind of experience do you want to create for yourself this holiday season? Think about it. This is important, otherwise, the “holiday can just happen to you,” and that isn’t always the most pleasurable way to have fun.

You could end up in January in a slump, without experiences you wanted to have, memories you wanted to create and a bank account in the red because of not having a vision and proper planning.

To create the holiday you desire, VISION what you want to create. Jot it down here. When you combine INTENTION with FOCUS your VISION can unfold in a magical way!

MY HOLIDAY VISION: WHAT I AM GOING TO CREATE

PLEASE REMEMBER...

(WHAT THE HOLIDAYS ARE REALLY ABOUT)

Time spent with loved ones

Gifts from the heart

Traditions

Singing

Cooking yummy comfort foods

Watching favorite holiday movies (Mine is ELF)

Giving to those in need

A warm fire

Candlelight

Laughing

Celebrating the light that exists in each of us

Reading holiday stories

Opening our hearts wide to one another

Forgiveness

Breathing in scents of pine

Sending love out into the world

Acts of kindness

Enjoying the crisp weather

Cups of hot cider

All the stuff that money can't buy

Creating memories

GIFT without DEBTING



Make a list. Check it twice.

Name / \$ amount of gift



Use Cash. When you are out of cash you are done shopping.



Be Creative. Personal gifts from the heart are most special (made with love)

ON SHOPPING

● Don't shop if you are hungry, angry, lonely or tired. You will spend more.

● Shop with a list and stick to it. Research shows 70% of all purchases are unplanned.

● Shop with cash.

● If you only have a few items to buy, use a basket to shop rather than a cart. Baskets carry less items and are heavier to carry. This helps you to stick to your plan and not fill up an empty cart of unplanned stuff.

● Be aware of slenderizing mirrors and piped in music, this increases unplanned spending by 29%.

● Think before you spend. Do you really need it, or do you just want it? How is this item really going to improve your life? Ask yourself if you would buy it at full price. If the answer is no, then ask yourself why you're buying it on sale. If you don't have a

good answer to that, then don't buy it at all.

● Buy "made in America," if it makes sense for you.

● Be careful of store "wording." Often "Special or Blowout," doesn't mean "On Sale."

● Shop on-line and save gasoline costs. Less contact with people at stores prevents colds and spreading of germs too.

● Give gift cards and keep things simple.

● Stay hydrated and drink plenty of water to prevent fatigue. Keep a bottle of water with you while shopping.

● Be aware of your internal triggers that make you want to "give more than your time, energy and pocketbook" can afford.

HOLIDAY GRACE



Grace After Meals

We end this meal with grace
For the joy and nourishment of food,
The slowed time away from the world
To come into presence with each other
And sense the subtle lives behind our faces,
The different colors of our voices,
The edges of hungers we keep private,
The circle of love that unites us.

We pray the wise spirit who keeps us
To change the structures that make others hunger
And that after such grace we might now go forth
And impart dignity wherever we partake.

John O'Donohue (Irish Mystic)

ON GIVING

How can I give a present this holiday in an extra special, thoughtful, delightful way for me and the other person?

Give with Love and
Receive with Pleasure

Would you expect a friend of yours to go into debt to buy you a holiday present? If not, respect yourself enough to not go into debt either for another person.

What are your family's un-written gift giving rules?

- Get a gift, give a gift
- Gift exchanges must be of equal value?
- Love = cost of the gift?
- One for them, one for me

Gift exchanges celebrate your deepest relationships and connections.

It is better to choose a gift with a heavy sentiment, not the price tag associated with it.

Experiences create lasting memories...more so than things

A hug is a great gift-one size fits all and it's easy to exchange.

May PEACE be your gift this holiday and all through the year.

HOLIDAY SPENDING PLAN

START HERE WITH YOUR HOLIDAY SPENDING PLAN

(plan is on the next page)

- (1) What amount of money do you have saved (over the year for the holiday) or what amount of money do you have available AFTER all your necessary bills are paid (mortgage, rent, utilities, etc) for holiday spending? \$_____
- (2) Write down the names of all persons you want to buy gifts for and the dollar amount of the gift.
- (3) Besides gift expenses, think about other expenses such as postage, entertaining, decorations.
- (4) Add up the planned cost of all of your holiday expenses and compare this to the amount you have available to spend on the holiday. If you have more costs in expenses than money available, go back and refigure your list and dollar amounts of gifts. Get creative! You don't have to spend much to show another you care deeply about them. Create an experience. Send a heartfelt note. Offer your services. Think out of the box.
- (5) Don't spend more money than you have available. This is "healthy giving." Remember the definition of healthy giving is when giving is done in a way that honors BOTH the giver and receiver and this means not putting yourself in credit card debt.

Wishing YOU...happy planning, creative heartfelt gifting, and allowing in the receiving of love this holiday season! I hope this HOLIDAY SANITY PLAN meets the goal of bringing more peace to you and your holiday!

| Expense Description | Planned Amount | Actual Spent | Difference | Notes to Self |
|---------------------|----------------|--------------|------------|---------------|
| Names | | | | |
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| Entertaining | | | | |
| Postage | | | | |
| Meals | | | | |
| Decorations | | | | |
| Travel | | | | |
| Clothing | | | | |
| Dependent Care | | | | |
| | | | | |
| | Planned Total | Spent Total | Difference | |
| | \$ | \$ | \$ | |

FEEL GOOD HOLIDAY MOVIES

ELF

A CHRISTMAS STORY

IT'S A WONDERFUL LIFE

LOVE ACTUALLY

FAMILY MAN

A CHARLIE BROWN CHRISTMAS

A CHILD'S CHRISTMAS IN WALES

P.S. Remember to laugh a lot, soak in the beauty of this season through your senses, notice the abundance that is all around you and share lots of conversation, hot tea and love!