

How to Spend Less and Live More This Christmas

Many of us are quick to grab our credit cards and head for the shopping mall as we anxiously work our way through our Christmas shopping list. We feel the expectation of having to buy gifts for people that we wouldn't normally buy gifts for and we feel the desire (and burden) to spend a certain amount of money on presents for our children, spouses and family members. Thoughts like, "I would be a bad parent if I didn't spend a lot of money on my kids" run through our heads. And then we rush through our shopping without really being connected to what the Christmas spirit is all about. Make this Christmas special this year. Here are three tips for how you can spend less and live more:

Top Tips

1. Experience It

Before you assume that every gift has to be bought or purchased think twice. Challenge yourself to give the gift of a thoughtful experience that creates memories that last a lifetime. Here are some gift ideas for spouses: give them the gift of a special romantic home made meal, buy a bottle of massage oil and give them the gift of a personal massage given by you, give them the gift of a full moon date where you go for a walk or hike during a full moon (bring along something hot to drink) or give them the gift of a certain amount of hours spent cleaning the house or organizing the garage (some task that you know they would appreciate your help on).

2. Make It

Think of how many people on your list you could make a special homemade gift for. Here are some ideas for homemade gifts: cookies, granola, cards, Christmas ornaments, candles, photos inside clear plastic frames with a magnetic backing that can be put on the refrigerator, bath salts, bubble bath, soap, a special fun certificate or award, hot chocolate mix, refrigerator magnets (made with fun laminated images or in 3-D with Sculpey Baking Clay (purchased from an arts and crafts store), a framed quote created on your computer that you decorate with images and personal photos or a decorative vase or pencil holder.

3. Plan It

Make a list of everyone on your gift list. Don't put this off. Place names into categories like: acquaintances, close friends and family. Consider which gifts you could make in large quantities for several people. For those people that you want to give something special to ask yourself "What kind of activities does this person enjoy doing?" And then brainstorm a fun experience that you could create for them or homemade gifts you could make them. Select one that you think they would enjoy the most, and that also would be enjoyable for you to create. If it's a homemade gift, go ahead and buy supplies now so you have time to enjoy the process of creating it and so you don't feel rushed as it gets closer to Christmas.

Meet the Guest Speaker

Leslie Cunningham, Financial Dating® Founder, Master Money Coach, Radio Talk Show Personality and Published Author, empowers couples to build a healthy and conscious approach to finances in their relationship. She provides practical and creative advice on how to get out of debt, get on the same page, build wealth and live a life filled with financial ease, freedom and rich experiences.

She has over 17 years experience in facilitating groups, coaching and developing educational programs. She is passionate about helping couples "live and love richly" by transforming their financial and lifestyle stress into inspired action, to create more money, time and ease. For more information visit her website at www.financialdating.com.



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