



Holidays: The Most Expensive Month of the Year

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ABOUT THE AUTHOR

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Year after year I hear people talk about how much money they spent, how they over-ate and how exhausted they are following their December "celebrations". The glow of the holidays can fade quickly and anxiety might replace it as the January credit card statements arrive if you aren't careful.

Right now, we are sitting on the threshold of the month that can be the most demanding - of our time, our money and our energy. This year can be different, however, with a little bit of planning and a commitment to follow through.

There are ten things that you can do, right now, to make sure that December is a positive and peaceful time this year:

1. Start a Christmas binder with separate sections where you will write and update your plan for December. Using three-holed loose leaf will allow you to move or replace pages as you go.
2. Set specific goals for the month that include the maximum amount you will spend above your regular expenses, the number of nights that you will be away from home for activities, the number of nights you will be home during the month, your volunteer/donation plan and other specific things that are important to you.
3. Make a paper copy of the month of December to put in the front of the binder so you can enter and view all your commitments as you plan. Use pencil so that you can easily make changes when necessary.
4. Develop a section in the binder where you will list every activity that you or family members will be attending in the month. Remember to mark school concerts (even if you don't have a date yet), holiday meals, volunteer activities and appointments such as haircuts. Remember to add specific craft sales that you want to attend for gift-buying.
5. Only mark the activities that you must attend on the calendar. It is easy to become too busy. Consider limiting social outings to one or two a week so you don't become too tired. If the calendar is looking too busy, get creative. What can you skip? Do all family members have to be present for all events? Remember, this is your life!
6. Be detailed about time you will be spending with extended family members and friends. It is far easier and healthier to make the plans and enter specific dates and times in the calendar than to try to figure everything out at the last minute. It is better to let family know that you will be with them for a certain period of time than to let them expect unlimited time and then disappoint everyone or end up in an argument because nothing was planned or communicated.
7. Develop a section where you will make a list of all the people who you want to acknowledge. Remember, a gift can consist of a homemade article, a card or just spending time together. A gift does not need a price tag to be valuable. Make sure that you set an upper limit for your expenditures during the month and then break that down into appropriate amounts for each person who is on the list before you start shopping so you will not be tempted to overspend.
8. Add a section for the family traditions that you want to honour and pass on to the next generation. Schedule shopping time, gift-wrapping, cookie baking, church services or other activities that you enjoy doing with family on your calendar. If you send out Christmas cards, have the children help to make labels, stuff envelopes or apply postage.
9. Include a section for food. List the recipes that you will make, along with the ingredients that you will need to buy. Mark your grocery shopping time on the calendar. The more organized you are, the fewer trips you will make to the store.

10. Include experiences that will refresh you. Book a massage, schedule time to read a new book, take a sparkle tour around town, set up a nativity on your kitchen counter, sing, pray, laugh.

Many people view December as a draining and expensive month. What they don't realize is that each person has the choice about if or how they will invest their money, time and energy.

It's all about planning and following through.

This year can be different! Honestly. It's all up to you.