



SPECIAL NEEDS RESOURCE PROJECT

e-newsletter

Things to Think About!

A Very Merry Recession Christmas

By Linda Jorgensen



By Brandan Atkin

Please visit the following link for some helpful coupons and advice:

www.couponmom.com

Need more information or just want some ideas? Feel free to read our past Christmas newsletter from 2007.

http://www.snrproject.com/downloads/newsletter/v3n12-Keeping_Christmas.pdf

If there is anything that is not discussed in our newsletters and you would like to see it discussed, or you would like to be added to our newsletter mailing list, please contact us at snrproject@hotmail.com

We love the Christmas Season at our house. Attending family gatherings, decorating inside and out, shopping, caroling, playing Secret Santa and other activities we truly enjoy. This year as we are preparing to celebrate the season there seems to be a “recession pal”, as my neighbor calls it, hovering like Charles Dickens’ Ghost of Christmas Present over the impending celebration.

Many families in our area, and nationwide, have been adversely affected by the downturn in the national economy. Families are without jobs, are in foreclosure proceedings or dire financial straights. Evening news broadcasts are often full of dire predictions for the New Year to come.

Rather than give in to the “Spirit of National Budgetary Doom and Gloom” we have opted to pay closer attention to our celebration this year. While not immune to, nor ignoring, the current financial situation (our last 401K report was a real eye-opener), we have managed to keep our celebration, and our gift giving, within reasonable bounds. Enjoying the holiday season without going deep into debt or collapsing in stressed out and exhausted heaps after New Year is still a family necessity.

Take Care of Yourself

This year it is even more important to take care of yourself. Reduce your stress levels. Turn off the news! While it is important to keep abreast of national and global happenings too much can cause stress levels to rise. Turn off the news and turn on the Christmas music. As a friend of ours once told me, “If something of great national import occurs while I have the news turned off one of my neighbors will be sure to tell me about it”. A few days news free can be very helpful. Turn it off and tune it out.

It is also important to get your flu shot early. Eat properly. Wash your hands frequently. Stick to your exercise routine. Take warm baths. Get plenty of sleep and reserve some personal and family quiet time. You’ll feel better and so will everyone else around you.

Set Priorities

This year make a conscious effort to celebrate the holiday in ways that bring happiness and meaning to yourself and your family without creating more debt for the New Year. Put away the credit cards. This can be very hard for some. For many of us plastic has become a life preserver lending a false sense of security for a short period. No gift feels so good that it justifies bad feelings brought on by debt at the beginning of a new year. Remind yourself it isn't about the stuff so much as it is finding meaning and joy in the season.

Spend Smart

Our holiday spending budget is dictated by the amount we've saved in our Christmas Club account each year. This includes gifts, decorations, extra food, charitable giving and any other holiday related spending. The amount saved in our account is what we have to spend. Period. Once the funds are gone the spending stops.

Figuring out what to spend is the fun part. In order to maximize the funds you have make a specific spending list or a budget. Decide what to spend before you spend it. Carefully review your gift list. If you can't afford gifts for the number of people on your list go back and determine who would be happy with a simpler gesture such as a family picture, a small Christmas story or a food item. Once you've written your list and identified how much you have to spend, assign each individual or item on your list a specific amount. If your money runs short, eliminate new decorations or scale back family parties. This is your spending budget for the holiday.

Every year I gather a stack of envelopes, write the giftee's name on each one and insert the correct amount of cash into the envelope. On the front of the envelope I write any information about the individual that may be helpful while I'm shopping. Sizes, color preferences, gift ideas and the amount enclosed. I make envelopes for decorations, groceries, the family party and extra gas money for the extra driving we do. When I go shopping these are the only funds in my handbag. I leave the checkbook and everything else at home. Again, once the money is gone, I'm done spending.

Shop Sales and Use Coupons

Don't feel guilty about finding a bargain! If it's on sale, pick it up and add the money saved to another envelope that may be running short. Or, put the money saved back into your Christmas fund for next year.

Use coupons at the supermarket. I do this routinely and save quite a bit of money in the process. Don't know how? There are many web sites devoted to saving money at the supermarket. One of my favorite free sites devoted to helping families save money is www.couponmom.com. Be sure to check out the Grocery Deals by State.

Get Creative

Not all gifts need to be bought. You can make many simple gifts yourself. Involve your children in the process and allow them the pleasure of making something heartfelt for someone else. A simple tree ornament, a set of blank note cards decorated by the children for Grandma, a plate of cookies, a family calendar, soup in a jar--there's nothing like a heartfelt homemade gift. Be sure to add a note of appreciation and love for the recipient. Everyone needs to feel loved, valued and appreciated. Telling someone so can only bring them joy and lend more value to your gift than you might realize.

This year it is even more important to focus on family and the fun of the Season. By planning ahead, managing spending, being creative and enjoying time together as a family the holidays will become ones you won't soon forget.

**We hope you all have a wonderful and memorable Holiday Season.
Merry Christmas!
Linda and the SNRP Technical Support Team**

