

Celebrating the Holidays, Saving Money, and Sharing Traditions
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Were you a Black Friday or a Cyber Monday shopper? Jeff Yeager, writing for AARP, says that the holiday season has ballooned into nearly a \$400,000,000,000 shopping spree. That averages out to about \$740 per adult on gifts alone.

Finances are still tight for many families across the country. I held a recent workshop, “Celebrate the Holidays without Going Broke”, and was amazed at the many ways that families have managed to reduce their expenses and still celebrate the holidays with family and friends. Here are some of the creative ideas that were shared that evening on how to spend less but still create special memories. One mom said she and her children create and decorate the wrapping paper that they use for their gifts. Another family uses pictures taken by their in-home photographer, frames them, and shares them with family members.

One mother talked about her tradition of buying seasonal t-shirts for \$2 each after the holidays and saving them to be put on first thing in the morning. The family drank cocoa, opened presents and laughed about this year’s crop of shirts. With a third child on the way, one couple joined in the family’s tradition of swapping names for gift giving. One of my favorite ideas came from a family that stopped at a local convenience store, ordered hotdogs for a late breakfast and ate them on their way to share the day with relatives. Each idea has created a special tradition for their families, doesn’t involve spending a great deal of money, and everyone has fun.

If you are struggling to come up with the “perfect present” here are some other ideas that Yeager offers to let you stretch the fun as well as the dollars.

Everyone gets a dollar to go to the nearest dollar store and see how creative they can be.

Or how about only exchanging gifts that were made by the giver?

Search your pile of old photos and make copies of family heirloom pictures. Add whatever information you have: people in the picture, dates, location, etc. It’s a good way to share and preserve your family history.

Is your house already overflowing with gifts? Let people know what your favorite charity is and have them make a contribution in your name.

Set a limit of \$5 and see who can purchase the tackiest gift.

Exchange the gift of time. Who wouldn’t appreciate their car being washed and vacuumed, especially after a winter’s worth of salty roads? What young couple wouldn’t love an evening out without worrying about who is taking care of their child(ren)?

Maybe your neighbor needs help with painting a room or getting some spring cleaning done.

Have you ever tried a re-gifting exchange? Agree to wrap something you won't ever use and share it with someone who might like it. Think of it as recycling, celebrating a greener holiday, or reducing your carbon footprint.

Between gifts, cards, decorations and travel, the holiday season can be expensive for families. If you are trying to cut expenses think about the family traditions that you currently share. Ask your children what traditions mean the most to them. This way you can make decisions about what traditions to keep based on what is important to your family.

Think of what you remember about the holiday season when you were younger. Did you head out into the woods to chop down your own tree—complete with a cookout? Was there an official “baking day” where family members made dozens of cakes, cookies and pies? Did you live in a neighborhood where you walked around singing carols? I remember riding around town to check out the lights that decorated homes. Create your own contest rules and let your family decide what the best, prettiest or most tacky display is. Consider traveling to Enfield to see the lights at the LaSalette Shrine.

Think of creative ways to make special holiday memories. Work to help your family set realistic expectations, but most of all, enjoy the holiday season!