

5 Tips for Enjoying a Stress Free Holiday Season

The word BUDGET often elicits thoughts of being in a straight jacket and being forced to sit home alone being denied fun and food. A budget is not about deprivation. A budget is a plan on how you are going to spend your money for the upcoming month. Using my 5 Tips below you will be able to enjoy a stress free holiday season.

1. Review your basic living expenses. This is where you will record your mortgage or rent, electric, cable, cell phone, water, and other fixed expenses.
2. Make a list of all your holiday expenses. You will want to list the people you intend to buy presents for to include your neighbors, mailman, hair stylist, and other service people. You will also need to add greeting cards, thank you cards, postage, baking supplies, holiday decorations, party supplies, and holiday clothing.
3. When you know how much money you have left over from your basic you budget you will need to devise a spending plan for all the categories you listed in number 2 above. In your spending plan for the holidays you will want to list each person or category and how much money you are going to realistically spend. Putting the plan on paper will let you see where you may need to make adjustments so that you do not need to use a credit card or take out a loan.
4. In order to keep holiday spending down you may want to capitalize on your talents. If you love to bake- give away your goodies as gifts. If you enjoy walking dogs then make dog walking coupons for your neighbors and friends. The holidays are not about going on a marathon shopping spree. They are about giving thanks.
5. When you are going holiday shopping use the envelope system. For each category on your budget put the allotted amount of CASH in an envelope. When you go shopping use only the cash in each envelope for the item or category it is allotted. Do not cheat and rob one envelope to pay for something in another envelope. When you run out of money in the envelope you are done spending in that category.

Planning in advance for the holiday season can ensure that you are able to truly enjoy the season for the right reason. Using the 5 Tips above will guarantee that you know where you are spending your money this holiday season. Business owners should also follow the above 5 Tips to ensure that they stay within budget during the holiday season when giving holiday gifts to their employees and customers.

Coach Jaynine ensures small business owners and determined individuals turn their Dreams into Reality. She facilitates personal improvement through the use of assessments, self empowerment, and client specific action steps via the telephone and internet. Her clients increase their productivity and earning power while living life on their terms. Experience what Coaching can do for you by registering for a complimentary teleclass at <https://www.dreamcatcher-lifecoaching.com>

