



K-State Extension Connection

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The mission of K-State Research and Extension Family and Consumer Sciences is to link education with life experiences to help people improve their lives, their families and their communities. Family and Consumer Sciences professionals support essential life skills including Community Development, Healthy Lifestyle Choices, Leadership & Volunteer Development, Relationship Development and Resource Management.

Title of Article - Christmas in July: Start Saving Now so Holidays Don't take a Bite Out of your Budget

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It's the season for cookouts, gardening and going to the pool. It's also a great time to begin setting aside money for the holidays. As with many things in life, preparing and planning before you begin makes things easier. It is no different with financially preparing for the holidays. The holidays are a time to gather with family and friends and when we get caught up in the excitement, we spend more than anticipated. Planning ahead of time can save you financial and emotional strain.

Budgeting for parties and gift giving in advance is sometimes overlooked. Summer time is the best time to start planning for those.

Holiday expectations include gifts. Start with a list of those you intend to buy for. Doing so will help develop your budget. Assign a sum of money and slowly start saving by putting money in an envelope that says the name of that person. Ask children ahead of time, "If someone gave you money what would you buy with it?" If you start shopping now, you can take advantage of sales in stores or online.

Not all gifts have to be purchased. By starting now you have time to create gifts. Children could create coupons for grandparents like: shoveling snow twice, wash the car three times or yard cleanup twice are some examples.

Think of the person's interests and give around that idea or theme. Someone who likes to cook might enjoy a new cook book with the dry ingredients for a recipe. For a budding

artist, buy brushes, paint, and a canvas, and put them into a decorative bag. Gifts in a jar are always another fun gift where the cost can be stretched over multiple gifts.

When it comes to food, the holidays can be costly. Spread out the cost of the meal by family or friends volunteering to bring items.

Start shopping early enough to avoid feeling pressured to buy more than you need or want. Planning will save you time, money and energy, while at the same time, bring peace of mind, good relations and happiness to you and those around you.

Source: <http://bit.ly/2te2B0i>

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For additional information, contact the Wildcat Extension District, Crawford County, 620-724-8233, Labette County, 620-784-5337, Montgomery County, 620-331-2690, Pittsburg Office, Expanded Food and Nutrition Education (EFNEP), 620-232-1930.

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