7 Stress-Free Suggestions for Keeping Christmas Simple

On Black Friday and Cyber Monday of every year, I get all my shopping done so that we can have a simple holiday—no last-minute panic, no stress—just a simple life. But a few Christmases ago, I got talked into having “some work” done in our kitchen that was a “three-day job.” I remember stressing to my husband that, with all the college kids coming home for the holidays, I didn’t want my house in a mess. But in accordance with Murphy’s law, most of my kids came home to six inches of snow on the ground that completely shut down our desert California town. Plus, I had a mess of a kitchen! Workers couldn’t drive in the snow. With no kitchen, there was no holiday baking, no traditional truffles, nothing but a sense of panic that there was too much to do and not enough time.

Whether you’re still shopping for last-minute gifts, prepping your cards, cooking for the big meal or cleaning the house, you can avoid the associated expense and stress that comes with last minute panic by becoming proactive and purposeful in the midst of your panic. Here are some tips to attack the anxiety before it attacks you.

Simplify: It may have been a tough year economically for your family, or you may an uncertain financial future. It’s the ideal time to simplify the holidays by taking a deep breath and thinking about what you do have rather than what you don’t have. I believe that each of us has two kinds of attitudes within us: there is a minimalist as well as a materialist in each of us. It’s time to tap into the minimalist and give the materialist less power in your life. Be sure that you are talking this through with your spouse. Dr. Jennifer Degler has some great ideas to manage these conversations when we interviewed her on The Money Millhouse. The holidays are all about friends and family; they’re really not about spending yourself into oblivion or stressing the small stuff.

Strategize – Get the free Christmas Radio app and sit down for a strategy session. At the root of most of our last-minute anxiety is a basic lack of control. In order to separate emotional panic from the plan, take charge by implementing a specific strategy for these last few days.

1. Step One: Take ten minutes to write down what you have left to do (gifts, grocery shopping, cards, baking, cleaning, etc). You could use the Christmas List app for $ or just use the notes on your tablet so that you can share this with appropriate family members that may be impacted. Maybe you don't really have as much to do as you thought and that, in and of itself, will help eliminate stress.

2. Step Two: Go back over your list and mark the items as optional or mandatory. Do you really have to paint the bathroom before the guests arrive—optional. Do you really have to change the sheets in the guest room before your mother-in-law arrives—mandatory. Do you have to bake those three step chocolate truffles or can you get them at the local bakery—optional.

3. Step Three: Take the optional items and place them on the bottom of the list. If you get to them—fine, if you don't fine. This takes off TONS of pressure.

Stash the Cash: It's so hard to really stay on budget with only days before Christmas. One tried-and-true way our family has been able to stay on a last- minute budget is to get the budget remainder in cash and divide it into specially marked envelopes, for example, "food" and "gifts." When I'm in the grocery store, I take the food budget envelope and it serves as a visual reminder of what I have left. On one hand, it keeps me from splurging on some treats if I'm running out of cash but on the other hand, it can also allow me to splurge (guilt-free) on certain products if I realize that I have money left over.

Split the Efforts: This may come as a news flash, but you don't have to do everything in order for it to get done right.

This is not the time to be Miss Polly Perfectionist. In this step, we need to delegate responsibilities. Assign tasks to different family members and cut your work in half. In fact, you could use this time as an opportunity to teach your teens the value of a dollar. Let them go to the store for you and get the items on your list, asking them to find the best deals. If they are not certain, then they can text you the options (what teen doesn't love to text?) You can text them back some suggestions, and in the process they will learn to evaluate a good deal and a bad deal.

Separate: It's highly likely that you're going to be charging some last-minute expenses on your credit cards. But don't let those purchases hurt your FICO (Fair Isaac Credit Score) by charging more than 30 percent on any one card. Check your credit card limits as well as your balances online or by phone and then make certain that you charge on the card that is lowest proportionally. Even if you are able to pay off these credit card bills next month, charges of more than 50 percent of the available limit on any given card can hurt your FICO. So be strategic by separating those purchases and saving your credit score.

Save: It used to be that Black Friday was just a day; this year, it's an entire season. It's truly a buyer's market among retailers and there are last-minute deals to be had, especially electronics and clothing. But what if you don't have time to go and battle the crowds at the store? There's an easier way to give last-minute gifts that simplifies your time, saves you money and keeps you on budget.

1. Gift certificates (online and physical cards): If you want to send an online gift certificate to someone, it's as easy as pointing and clicking. They'll receive notification in their in-box that you've bought them a gift certificate and you can follow up with an e-card alerting them that the notification they will receive from the retailer is not spam. For some great options, go to for discounts on eating out or check out

potential deals at . For a review of codes that can give you a better deal, go to *RetailMeNot*.

2. Gifts of Time: Some of the most memorable gifts I've ever received are gifts of time. One girlfriend gifted me with a certificate good for lunch at my favorite bistro. My kids have given me handmade "coupons" that are good for doing the dishes, cleaning the living room, babysitting a younger sibling or not back talking me for a week (hey, I'm happy for a day). You could write out your own coupon and give the recipient a card that says, "This card entitles you to dinner and a movie" or "This card can be redeemed for a night out on the town while we babysit your teething twins." This can be fun!

Share: I'm all about multitasking and getting the most out of my efforts as well as my money. Now is the perfect time to give to charity in a way that also benefits you financially with your taxes. This year, given the current economy and the great material needs in communities why not consider giving the "gift" of a donation in someone's name? Our favorite nonprofit organization is Heroes at Home, which provides free financial education for military members. Currently, 95 percent of your donations go directly to programs on base. Look over your list of people and consider making a donation in their name instead of giving them a material gift. You don't have to tell them the amount of the gift, and you can make one donation in the names of several people—thereby giving an amount that allows you stay within your budget. Furthermore, this kind of gift could be tax-deductible and help you (if you itemize) on your taxes as well. It's a gift that keeps on giving.