

Elves, Debt Fairies and Other Myths

✖ I grew up with Santa

Claus, and I'm guessing you probably did too. I still remember the sad day when I learned from some really mean kids on the playground that there was no jolly man in a red velvet suit putting dolls and Michael Jackson records under the Christmas tree. And there were no elves to manufacture the Atari game system, over which Santa received many, many pleading letters. Oh, the horror. It was the grownups the whole time.

But even when that chapter of Christmas magic finally closed, one Christmas myth persisted in my family and in my own experience well into adulthood: the debt fairies.

The debt fairies are a mythical creation with far more impact than Santa. Their legend goes something like this: Because it's Christmas, you can charge whatever you want and it's going to be OK. After all, you're celebrating Jesus' birthday.

Heard that one before?

I remember as a teenager my dear sweet grandmother whipping out her Visa time and time again to

buy gifts for people we barely knew, gifts I knew even then she could not afford. When I protested, I got the same response: "But it's Christmas!" As if somehow trying to be financially prudent around the holidays means you care nothing about Jesus.

Phooey!

Life in Christ is about life in freedom. You know that song "Victory in Jesus"? I like that song, but it means something to me because down to my very core I seek full freedom in every aspect of my life, the freedom Jesus died on the cross to give me, and you too.

So why do so many of us grab the financial rope every holiday season and tie ourselves up into a most painful and long-lasting kind of bondage?

Debt is torment. I know. We had more than \$100,000 just on credit cards when my husband and I hit the financial wall years ago. Climbing out of that hole was the hardest thing we've ever done. And going into debt "because it's Christmas" doesn't make those credit card bills any less painful come January. So why do we do it?

Because many of us have what I like to call "The Scarlett Syndrome."

The Scarlett Syndrome is one of the 7 Counterfeit Convictions I outline in my book,

Your Money

God's Way: Overcoming the 7 Money Myths That Keep Christians Broke.

Counterfeit

Convictions are beliefs that started out as biblical truths but that we absorb into our hearts incorrectly. And they're at the heart of why so many Christians are messed up with their money.

Remember Scarlett

O'Hara from *Gone With the Wind*? Her response when Rhett Butler asked a tough question was, "I'll think about that tomorrow." People with the Scarlett syndrome (and yes, men can have it too) are all about having fun today leaving the cares of life for "tomorrow," but the day of reckoning is usually a long time in coming.

The Christmas season

is like one big golden ticket for people with the Scarlett Syndrome to run through the mall, waving credit cards and snatching up shower radios and tacky sweaters with Visa's money "because it's Christmas."

I say enough is enough.

Christmas or not, we

should not spend money we don't have. That doesn't honor God, and this season is supposed to be all about Him sending His Son to die for the sins of humanity. It's about His gift, not ours.

Ignoring financial realities in a seasonal fervor of misplaced generosity makes about as much sense as believing the debt fairies are going to magically appear to make the bills go away.

Sorry, Virginia, but there are no elves, and there are no debt fairies.

However, there is freedom. And in the true spirit of the season, I offer these tips to help you navigate the wonderful celebration of the birth of Christ without going into hock in the process.

Don't confuse gifts with affection

There's a great movement out there to seriously reduce the amount we spend on nonsense during the Christmas season and redirect our time, money and energy to more worthy pursuits, like digging water wells in impoverished countries (see for more information). But I get it that most Americans aren't there yet.

In the meantime, though, you can make a conscious decision that it is not necessary to buy something for every person you know. And sure, you say you don't do that, but I bet you a \$20 Starbucks gift card that you're in line *somewhere* on Dec. 23 buying gift cards, coffee mugs or some other nonsense for

the mail carrier,
school secretary and dental hygienist because, well, because
you feel like you
have to.

You don't!

Here's my rule: If
someone is close enough to me that I celebrate their birthday
in a meaningful
way (posting "Happy Birthday!" on their Facebook wall doesn't
count as
"meaningful" by the way) then I will also honor them at
Christmas with a gift.
That narrows the circle significantly to the people you really
care about.

Now if you have 10 siblings
and 40 nieces and nephews and your family culture demands
every person receive
a gift for every occasion, the solution there is to simply
demand a change in
the family culture. You'll be a hero, I promise.

And if the only time
certain relatives hear from you is when you send the annual
package of gifts,
it's time to change that tradition and call them on Christmas
Eve instead.

And I don't care for
the clichéd advice to make homemade gifts for everyone. That
feeds the cultural
pressure that your Christmas season is meaningless unless you
are ridiculously
busy 20 hours a day.

How are you supposed
to reflect on the gift of Christ if you're covered in glitter,

hot glue and pieces of felt all the time? I don't have time for that and chances are you don't either. So don't.

Limit your access to media madness

If you're already prone to overspending during the Christmas season, any amount of television time will push you right over the edge.

The ads for the one-day sales featuring children dancing in their new pajamas (what child has *ever* been excited about getting pajamas for Christmas?) women twirling around in their new coats and men gasping as they open a box containing a bathrobe (again, really?) are now starting in October. The Macy's closest to my house had Christmas trees up in September. Ridiculous.

Retailers are fighting hard for your money. Let them fight it out and refuse to engage in a battle that is predesigned for you to lose.

Record the shows you feel you absolutely must watch and fast-forward through the commercials.

Redirect your time toward reading, spending time with your family and studying the Bible. Quiet prayer time by the Christmas tree is one of my favorite things about the season. I plan to spend lots more time this December doing exactly

that.

Watch your email in-box as well. There are some incredible sales out there this time of year, which is great if there's something you really want to buy for someone really special. It's not so great if your shopping is done and your budget is spent. Don't click on those sale links if you're done shopping. That's just a pretty lure to get you to buy something because it's an incredible deal. There's no deal that justifies a purchase you don't need and cannot afford.

Say no

Christians tend to be generous, helpful people, which means they also tend to be doormats. If you can say yes, by all means do so. But don't get volunteered to bring 48 frosted cupcakes to the fourth grade holiday party if you don't have the time to make them or the money to buy them. I have a friend who gives an enthusiastic "yes!" in response to any such request then wants to call me and complain that she has too much to do. Sorry, but don't complain that your feet hurt if you were the one waving around your dance card offering yourself up for a jitterbug.

Do what you can, what you can afford and what you wish to do and that's it. Don't add more things to your plate unless you just enjoy being too exhausted and broke

to enjoy time
with your family.

Stick to your list

Around Thanksgiving,
most of us make lists of the people we need to buy gifts for
and some ideas of
what we would like to buy each person. A few days later we add
to it. Then a
few days later we add to it again. By December 5, most lists
have gone on to
the back of the page and beyond. Try laminating your list so
you can't add to
it. And stick to it in the store.

Think about what the
person truly would want and need, and don't buy the teddy bear
slipper socks
because they're on super-duper clearance sale. No one wants or
needs the teddy
bear slipper socks.

And for anyone except
your spouse and children, buying more than one gift is
borderline insane. No
one in America needs more stuff.

Choose your music carefully

You may think
Christmas music and spending are not related. But consider
this: Start playing
"Silent Night" in your head or if you're gifted, sing it out
loud. How does it
make you feel? That song always brings tears of gratitude to
my eyes and puts
me in a worshipful spirit, in awe of the blessing we received

at the first
Christmas.

OK, now sing “Jingle
Bell Rock.” I love that song! But it makes me think
of wrapping paper,
packages, parties and putting on a Santa hat and kissing my
husband under some
mistletoe. It makes me want to go Christmas shopping! There’s
nothing wrong
with any of that, but be sure you’re balancing out all the
different facets of
“the Christmas spirit.” There are some spirits we should dwell
in more than
others.

Kill the consumption-related emotion

Some of us are especially
gifted and being irrationally emotional around Christmas. Have
you ever felt
jealous because the mom next door bought more for her kids
than you bought for
yours? What about guilt that you didn’t spend more? Have you
regretted
decisions you made in the past year—maybe a divorce, a job
change that didn’t
go well—and attempted to cover up those feelings with more
gifts?

Deal with your
feelings, but deal with them outside the shopping mall.

I don’t have to tell
you that you can’t buy love and that all the iPods in the
world won’t make
everything OK when it’s not. But it’s still a very human

response to try to use
a thing to fix a feeling. Find a trusted friend, a pastor or
your spouse and
talk about why you're emotional right now. And take some time
to explore how
those feelings might trigger unnecessary spending.

Keep the focus where it needs to be

Try printing out Luke
2:8-14 and taping it to your bathroom mirror as a reminder
that it's about the
sanctity of the humble observance of the anniversary of Jesus'
birth. This is
the heart of our faith, the purpose of our worship and the
reason why we can
connect directly with God and not be separated by our mistakes
and our sin.

There's a lot going
on to divert our attention from that simple fact. We celebrate
because He came.
Everything else is just details.

Don't add financial
worries to your list of distractions. Don't give yourself too
many things to
do. Celebrate. Worship. Give. Serve. Live free.

It's why He came.

Merry Christmas!

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