

'Tis the Season to Be Frugal

The holiday season is upon us. Christmas decorations are up in the store and eggnog is next to the milk in the dairy case.

Black Friday and Cyber Monday are over, but sales continue here and there. You scan your Christmas list. Yikes! There are still so many people to buy for.

As I stock up for my holiday baking and purchase all those Christmas presents, I have to admit that I am a little stressed out about money. You see, I have five children, a son-in-law, a grandson and several friends and extended family members I want to give gifts to. Christmas is expensive in our house.

Stuffing the stockings alone can cost a ton of money. However, I refuse to go into debt at Christmas. OK, I do admit that I spend more money every year than my husband and I budget for—but the gap between budget and actual spending is closing as I learn more about being frugal.

Some years we've had enough money to save carefully and spend lavishly on our children. (Well, lavish for us!) Other years have been more challenging. I think that you and I can agree on one thing: We want to bless our families at Christmas, but feel like we cannot afford to do it! Or, at least not the way we want to do it.

I am challenging myself (and you!) to make a financial plan for the holiday season this year. First of all, realize that your desire to bless your family and friends is noble. Our heavenly Father is generous. He loves to bless His children. We are made in His image, so we want to bless those we love too!

The second thing to remember is that celebrations cost money! That's just the bottom line. Let's make plans to spend as

little as possible while having a grand celebration! Impossible? Not at all. We have an amazing God who delights to answer our prayers and surprise us with blessings!

Commit the Holidays to the Lord

Let's start by committing this Christmas season to the Lord. Pray and ask God to help you create a frugal and joy-filled celebration. Ask Him to provide things you can't afford.

Remember, He does miracles for His children. Ask Him to provide bargains, pray specifically for everything you need (food, paperware, decorations, gifts, stocking stuffers). Make the season about growing closer to the Lord. Fill your days with music, Bible reading, singing, laughing together and making memories. Those things do not cost money.

Honor the Lord Financially This Christmas

Resolve not to go into debt. Put your credit cards in the freezer now so you can't use them. Talk to your spouse to get him on board so you can freeze his too.

Decide how much you can afford and make a realistic budget. Use cash, not credit or debit cards. I like to keep my budget with my Christmas cash in an envelope in my purse (or in my pocket) when I shop. I also log everything I spend on the holidays and keep it in an envelope.

Look for Ways to Cut Corners and Save Money

- Carefully watch sales and stock up on needed items ahead of time.
- Make gifts instead of buying them (*but use supplies you have on hand or you can end up spending more money!*)
- Rent a movie and pop popcorn instead of going to the movies. (Waiting for movies to come out on video teaches delayed gratification!)

- Look for deals online.
- Try using store brand products when they are cheaper or only buy expensive items on sale when you have a coupon.
- Don't spend money on yourself while you are out shopping! Be firm! (But share with the Lord what you would like and ask Him to provide—you will be surprised how much the Lord enjoys blessing us!)
- Have everyone commit to a spending limit on gifts and keep gift giving to one per person.
- Or draw names and just buy for the person whose name you've drawn. This works great for extended family get-togethers.
- Have a cookie swap with your friends where you bake your specialty, providing that cookie for other families. Everybody bakes the same amount of cookies, and you each go home with as many cookies as you brought, just different kinds!
- Let guests bring side dishes to holiday meals and parties.
- Make a wish list for yourself and have others give you their wish list. That way, money is being spent on things that people really want and need!
- Make a gift with your friend's young children for her and have her make gifts with your children for your young children.

Pitch in With Friends and Family to Rein in Spending

Remember that God loves holidays. He established several in the Old Testament for the nation of Israel to celebrate. Let's keep the focus on Him, not the things money can buy. Let's honor Him in the way we spend our money this season and see Him reward our obedience. God is like that—a "Rewarder" of those who seek Him and walk in His ways.

Merry Christmas. Oh, and I have a gift for you. Our family's Christmas Devotions—free. You can download *Curtis Family Christmastime Devotions* at .

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