

Plan now...for Christmas!? K-State extension agent says 'yes'

Thinking ahead can help save money, increase family time

In case you haven't glanced at a calendar lately, here's the stark reality: There's just a little over four months – about 130 days – to Christmas.

Gulp.

The reality that one of the most joyous – and often busiest -- times of the year is closing in can be a welcome reminder, says Elizabeth Brunscheen-Cartagena, a family life and resource management agent in K-State Research and Extension's office in Sedgwick County.

"Four months gives us enough time to plan," Brunscheen-Cartagena said. "By planning, we can avoid over-spending due to the excitement of the season, and thus control our money rather than the season controlling us."

Brunscheen-Cartagena shares points to ponder well in advance of the busy season:

- **Create a budget for gifts.** "Make a list of all the people for whom we plan to give gifts and assign an amount you want to spend," she said. "Gradually save that money and put it in an envelope with the person's name on it." This also gives you time to think through the types of things that the recipient might like.
- **Recognize talents.** If a child or other person likes to cook, buy a simple cookbook and the dry ingredients for one of the recipes. If another person likes to paint, gradually buy brushes, paint or a canvas and put it in a decorative bag. Express yourself by making decorative jars with ingredients for a soup mix or hot chocolate recipe.
- **Plan your get-togethers.** If family is meeting up for holiday cheer, decide on whether there will be a gift exchange involving children, adults or both. Assign chores or dinner responsibilities to different families instead of taking on all the work and cost.
- **Avoid the last-minute rush.** Decide on gifts in advance so that you can compare prices between stores.

"Planning for the holidays will save us time, money and energy," Brunscheen-Cartagena said. "At the same time, it will bring us peace of mind, good relationships and a lot of happiness for us and our loved ones, which is the purpose of the holidays."

"At the same time," she adds, "it will bring happiness and relaxation for our pocket."