

Your Employee Assistance Program is a support service that can help you take the first step toward change.

Holiday Budget Planning

Perhaps you're feeling like the model of holiday spirit as you pursue the decorated shopping aisles. But in your drive to spread the joy, you've worn out your credit cards and used up every last check. Unwrapped presents pile up in your closet, posh greeting cards cover your dining table awaiting your signature, and your fridge is stuffed to the max with holiday treats.

Look ahead. This cozy holiday picture can quickly fade as the trail of maxed-out credit cards and withering bank accounts reveal the financial over-indulgence from the holiday season. Below are a few solutions that may help.

Start early. This not only lessens the stress on you but also on your wallet. Running around at the last minute rarely leaves time for comparison-shopping.

Create a budget. We all know that a budget saves time and money, but so many of us still fail to make one. Decide how much you can set aside for gifts, without using your credit cards or savings. Don't forget that money doesn't equal love. Your loved one may not appreciate that big gift nearly as much if it means the family will have to eat macaroni and cheese for the next six months. Be realistic and spend what you can afford.

Make a list. Buying gifts for everyone you know seems ridiculous, but once you're out shopping your enthusiasm can turn you into a mall monster. Next thing you know, you've bought something for the guy at the end of the street and your yoga instructor. Avoid spur-of-the-moment spending by arming yourself with a thorough but sensible gift list that includes small items for people like your child's teacher or babysitter. Settle on a maximum dollar amount for each gift. Then, stick to it.

Go online. Before you head out shopping, surf the web. Find out where the best deals and sales are and do a little comparison-shopping ahead of time. This saves you walking the entire mall three times in search of the best deal. The fewer stores you visit, the less money you're likely to spend. You can also check online and in the newspaper for coupons. Every dollar you save adds up.

Leave the credit cards at home. Avoid holiday debt by shunning the credit cards. Don't just leave them at home; banish them to the back of your closet or to a plastic bag in the freezer for the entire holiday season. Use cash or debit when shopping and remember to stick to your budget.

Get creative. Gifts that take thought and effort, rather than costing an arm and a leg, are the ones that get remembered. Look at your talents or interests and create a gift based on them. If you love to bake, make cookies or cake. If you have a knack for writing, why not create an original story or poem? Computer geeks can use their techno skills to create a digital photo collage or even music. Home made gifts say "*I love and care about you*," and build lasting memories. Isn't that what holiday spirit is all about?

It is possible to emerge from the holiday season without a mountain of debt. Planning in advance, budgeting and having the commitment to stick to it are the keys.
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