



Money Zone: **Holiday Spending**

Each member can print this out and have it available to follow and take notes.

Ho, ho, ho! Cookies are baking, bells are ringing, and sounds of holiday cheer fill the air. The holiday season is fast upon us. In this “most wonderful time of the year”, it’s easy to slip into the holiday mood and buy just one more present for an acquaintance, one more outfit for a holiday party—and wake up with a splitting-headache spending hangover in January. This Zone will help you manage the holiday season, so you won’t spend the next year dealing with the stress of paying for all of those lovely gifts and parties and decorations.

Icebreaker

What is the best present you ever received? What made it the best: was it who gave it to you, the anticipation of waiting for it, what you did with it?

Things to Talk About

The holiday season is a time of renewal and fellowship—and also time of wild consumerism. We seem to worship the mall and the Hallmark store, instead of our faith, our traditions, and our connection to our families and the world. Whether you celebrate Christmas, Hanukah, Kwanzaa, or simply “the holidays”, it’s important to develop your own personal meaning for the season. Instead of spending money this season, consider spending time with those you love.

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- What were the holidays like when you were a child? Were they lavish or low-budget? Were they well-planned or last-minute?
- What were your parents’ gift-giving rituals? Was there a spending limit per present? A resolution to only give presents to the children? At what age did you start giving presents to your parents?
- What interesting traditions do your family and friends have for the holidays? How have they saved time or money or added additional meaning to the season?
- What new traditions for the holidays have you started in your adult life? Why did you choose these?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?
- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will take 15 minutes from the stress and hurry of the holiday season to relax and think about my loved ones. Then, I'll tell at least one of them how much I care!

Or

- I will spend 15 minutes (before December 24) planning my gift list and holiday plans. I will be sure that I am not missing anyone or double-booking myself.

Or

- I will spend 15 minutes working on a holiday budget to make sure that I don't spend more this season than is comfortable for me.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

[More Cool Ideas for Small Steps](#)

Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am a generous and loving person.
- I show self-discipline in all of my actions.
- I am filled with goodwill toward all.
- I share the joy of the holiday spirit.

The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

Save Time and Money This Season

http://wife.org/our_money/holidayspendingsavetimeandmoney.htm

Discussion questions:

- Which of these suggestions can you put into action this year?
- What other ideas can you share for saving time and money during the holiday season?

Holiday Spending Doesn't Equal Holiday Cheer <http://wife.org/columnists/morey/morey001.htm>

Discussion questions:

- What inexpensive, but heartfelt gift has meant a lot to you?
- What can you do to spend less and enjoy more this season?

The Gift of Financial Knowledge http://wife.org/money_invest_giftoffinancialknowledge.htm

Discussion questions:

- Have you ever given a financial gift to your loved ones? Received one?
- What gifts can you give to the young ones in your life to empower them financially?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called "Holiday Spending Planner"

<http://moneyclubs.com/moneyzones/holidayspending-planner.htm>

Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.

Discussion questions for your club meeting:

- What is your best holiday memory?
- If you had to go through the holiday season, with no money at all, what would you do to make it festive, happy, and loving?