

Q. We are on a tight budget and have a large family. I try making holiday gifts to save money, but I have a shortage of time too. I feel super stressed and at times unable to cope. I need help!

A. The holidays can certainly be stressful. As the holidays approach, many people over-extend themselves with sending cards, decorating, cooking, attending parties, and buying gifts. To make matters worse, people often forgo exercise and sleep – two great ways to fight stress and fatigue – as they try to squeeze too many errands and projects into their lives.

It might help you to make a list of everything you want to get done in the weeks between Thanksgiving and New Years. If just looking at the list makes you tired, it's time to cut back on the volume of things you are planning. Evaluate past holidays and traditions. What did you enjoy? What has the most meaning for you and your family? Those are the things you should try to include in this year's celebrations.

Disregard conceptions of how things "should be." If something doesn't sound like it will make your life better, skip it. Make sure that everything you do this season comes only from the heart. Do not make a big turkey dinner just to keep peace in the family. Do not send Christmas cards out of obligation, or buy presents because you should.

You mention having a tight budget. Many Americans can relate with you. Your spending should always be determined by your budget and not by other people's expectations. Identify how much you can afford to spend for the entire holiday season and then divide it into categories such as travel, entertaining, food, and gifts.



Next, decide who will receive gifts from you this year and assign a dollar amount next to each name based on your budget. Chances are you can't afford to give gifts to every person you would like to. You don't need to buy, or even make, a gift for everyone on your list. Instead, give certificates redeemable for your time in the coming months. Here are some ideas:

- 2 hours of sledding on a snowy January morning
- 15-minute foot massage
- A trip to a local museum
- A commitment to be an exercise buddy throughout the coming year
- A backyard picnic with their favorite foods
- Family recipes delivered weekly via email

Other ideas include donating to a charity in someone's name, taking on a family project (such as working at a soup kitchen) instead of giving each other gifts, starting a family gift exchange, or breaking a larger gift into pieces. One family I know gave one of their children a nativity set, but wrapped each piece up separately.

No matter what, it's important for you to take care of yourself through the holidays.

- Be sure to get adequate sleep. Being tired increases feelings of stress.
- Take time to be active. Physical activity is a natural release for stress and emotions, and helps people cope better during stressful times.
- Relax daily by enjoying the beauty of the season – beautiful Christmas music, friends and family, meal times, and the joy of being together.

