

*I'm stressed about the holidays. All I usually do in December is spend, spend, spend, but we just don't have a lot of money this year. How can my family and I still have a great holiday?*

Ahh, the holidays. Your heart is saying “HO HO HO” and your wallet is screaming “NO NO NO”. You want to eat, drink, and be merry, but your checkbook is in Scrooge mode. The newspapers seem to print only two words – “Recession” and “Sale”. No wonder you feel like you have multiple personalities right now – your left brain is saying “What a great deal!” and your right brain is repeating the mantra “don't buy, don't buy, don't buy...” Luckily, your favorite personal finance expert has some ways to help you survive and thrive during the holidays while keeping your money and your sanity intact.

#### Put down the TV remote and walk away slowly

There is a reason advertisers are willing to pay big bucks to be on TV during the holiday season – one too many commercials and you'll find yourself in the car on the way to the mall without even realizing it. This hit close to home one December when I was sick with a cold and snuggled up on the sofa watching TV for a few days. I'm not a big jewelry person, but enough commercials and I was craving diamond earrings. (Note that this is also why we have the 10-disc collection of “The Hits of the 80's” and, at no extra charge, two sets of Ginsu knives). Limit your exposure to TV commercials and you can limit the amount of money you spend during the month.

#### Create your own friends and family plan

Someone needs to stand up and shout “Stop the spending!” and I think it should be you. Now is a good time to talk frankly with your friends and family about reduced gift giving. Here's the plan: Pour a nice glass of wine. Take a deep breath. Take a sip of wine (okay – a BIG sip if you need it). Call everyone you normally exchange gifts with and suggest that you celebrate your friendship a little differently this year. Trust me – everyone will be thankful and relieved you called. They might even get up the courage to call their friends and family – you could start a money-saving revolution!

Because I don't want you to go without presents during the holidays, here are some ways to celebrate without spending big bucks:

- ◆ Think about doing a Secret Santa (check out the Wikipedia article on Secret Santa if you need some guidance on how a Secret Santa works). This is especially helpful if you have a large group of people or extended family who gather for the holiday. Instead of feeling like you need to buy something for everyone, you can focus on one special gift for your recipient. Save money and shopping time - are you getting the warm fuzzy's yet?

- ◆ Consider limiting gift giving to just the children in your life. Our extended family agreed on the “children only” policy a few years ago. I usually send a gift-card that corresponds with the “big” present from their parents. Last year my nieces got iPods, so I bought them each an iTunes gift card. The kids were thrilled (I was voted “favorite auntie” for the day). My sister, still shocked over the price of the iPods, did not need to buy any downloads, so she loved me too (like she wouldn’t already!)
- ◆ Give the gift of “you” by exchanging time instead of gifts. Cleaning the basement by yourself is a drag – cleaning it with a friend is (almost) a party. Turn on the music, order some pizza, drink up the rest of that wine you opened, and dance the clutter away. To really give someone a special treat, donate your babysitting services to friends with kids so they can go out for a night. As a mom, I’d love, Love, LOVE this more than anything!
- ◆ Make your own presents. By using the internet to search on “easy crafts”, even someone born without the craft gene (like me) can make a fun gift for the holidays.

Adhere to the old holiday saying “Pot Luck brings Good Luck”

Okay, I made that up, but it does rhyme nicely. And why aren’t there more poems celebrating this fabulous sharing of foods? It’s a great way to divide the work and the expense. If you’re like me, getting the house ready for company is stressful enough. Shopping and cooking an entire holiday meal would take the ho-ho-ho right out of my hors d’oeuvres, if you know what I mean.

Most people have a “special” dish that they like to make and serve. Ask your friends and relatives to bring this appetizer/salad/meal/dessert to your party. Then your only job is to compliment them so much that they volunteer to bring the dish again next year (I know you are up for that task!)

As my holiday gift to you, I’m giving you our super-secret, never-before-shared recipe for Kentucky Bourbon Chocolate Pie (think graham-cracker pie shell filled with warm chocolate chip cookies and bourbon). Just be warned: Bring this to a party once and you will always be asked to bring it again!

Happy holidays!

**Kentucky Bourbon Chocolate Pie Recipe**

2 eggs, beaten  
 1 stick butter (melted and cooled)  
 1 cup sugar  
 ½ cup flour  
 1 cup pecans or walnuts  
 1 cup chocolate chips  
 1 teaspoon vanilla  
 2 tablespoons Kentucky bourbon  
 1 unbaked pie shell

Mix all ingredients together, chocolate chips last.  
 Bake at 300 degrees for 45 minutes. Best served warm with whipped cream.