

# Mama **TOOLS**



The right parenting tool at the right time.

## Have a Real Holiday This Year: How to Enjoy a Cash Only Christmas

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Mama  
**TOOLS**

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**TOOLS** are the everyday assets that moms can take advantage of to make our  
families stronger and our homes better.

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give it away freely:

- Talk about it.
- Tweet about it.
- Blog about it.
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- Email friends about it.

What I really hope you'll do with this information is use it! Think about it, customize it to fit  
your family's situation, and put it into action working hard for you.

Warmly,

Colleen Langenfeld

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Caring for families one mom at a time.

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# Have a Real Holiday This Year: How to Enjoy a Cash Only Christmas

**A**re you looking forward to the holidays?

**A**re you looking forward to paying the bills in January?

**How much more would you enjoy your holidays  
if you knew there would be no holiday bills?**

**D**o you watch your money in other areas? Are you a **frugal grocery shopper**, for example?

Not surprisingly, the Christmas holiday season is often the time when people sink deeper into debt. If you already have debt, it can be an extremely stressful time. And if you don't have debt, but you are on a tight budget, a decision needs to be made . . . and the sooner, the better! **Do we go into debt even more or do we have a cash only Christmas?** Regardless of your financial situation, a cash only Christmas is always a good idea, isn't it?

Here's how to make it happen.

## Step #1. Plan How Much You Need To Save

The earlier you plan, the better. Sit down with a piece of paper and make a list of all of your potential Christmas expenses. Include food and party expenses, decorations, holiday cards, postage, travel, and gifts. Err on the side of caution and overestimate if you're in doubt about how much you might need to spend in any individual category.

When estimating the expenses for gifts, don't forget co-workers, extended family, neighbors, and service providers. And if you have children, then their friends, babysitters, day care providers or school teachers, and coaches may need to be included on the list.

Please Remember: You don't need to get your children the latest (and often the most expensive) electronics, games, or toys for gifts. Make an intentional decision to limit your children's media choices; you'll be surprised how much easier your entire parenting job is once you've made that decision. Always look for the best prices on the **most popular toys this Christmas** so you'll know you haven't paid too much.

## Step #2. Calculate How Much You Have

The next step is to take a look at how much money you have and how much money you have to spend on Christmas. The closer these two numbers are, your cash on hand and your holiday expenses, the better off you are. It means you won't have to make too many budget cuts. However, even if your numbers are far apart right now, that's okay. Use a [Holiday Budget Calculator](#) to get this process started.



The next two steps will help you bring the two numbers closer together. The ultimate goal is to have all of the cash you need to afford all of your predetermined Christmas expenses.

## Step #3. Extra Cash

Now, take a look at ways you can earn extra cash. For example, can you save an additional ten dollars a week? Are you able to do a few freelance projects to boost your income between now and Christmas? How about working a few weekends or adding overtime to your work schedule? What's stopping you from selling all of those used books and electronics stacking up on your shelves? Are there clothes just hanging in your closet that you could take to a consignment store and sell?

Think about creative ways you could possibly earn money online. Additionally, if you're crafty, you can sell your handmade goods at fall craft sales and holiday bazaars. Look in your local area for highly publicized craft fairs, but watch out for high vendor fees that can eat into your profits.

## Step #4. Cutbacks

In addition to looking for ways to add cash to your holiday savings, it's also important to look at ways you can cut back on your holiday expenses. For example, maybe you could suggest a **Secret Santa Exchange with your extended family** so you only have to buy a gift for one person instead of twenty. **Can you make some gifts** instead of buying everything at the mall? (Do an online search for "make Christmas gifts" for a wealth of ideas.) For the gifts you do buy, **set an amount per person and stick to it.**

## Step #5. Sticking to It

Finally, once your two lists match - your savings and your expenses - make sure you stick to your list. This is the most important step in the entire process. When you head to the store to shop for gifts, take all credit cards out of your pocket. If you feel like you might be tempted to use those credit cards, put them in a bag filled with water and pop them in the freezer. Cash only!

**I**magine how much more you will enjoy this holiday season when you know there will be no stressful bills to fill your mailbox in January!

Take the next step! Look on the next page for the best holiday ever for you and your family.

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to help you make this the

✓ "Get Organized Now Holiday Planner":

Loaded with forms, checklists, logs, and information sheets to help you get organized for the holidays!

✓ What are the **hottest toys this year and can I afford them?**:

Find out what the world's largest retailer says are the hottest toys this holiday season, plus the best prices they offer and details on free shipping to your local store. That will definitely help with your holiday budget!

✓ Want to learn more about getting control of your family's money?:

Then I recommend **Dave Ramsey**, hands down.

