



**The Family
Resource Center
at Gorham**

Gorham, NH Phone: 603-466-9014
www.frcberlin-gorham.org

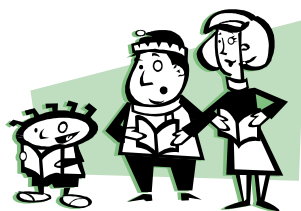
Give Yourself the Gift of a Debt Free Holiday!

DON'T FEEL OBLIGATED TO SPEND A FORTUNE DURING THE HOLIDAYS!



JUST BECAUSE THE HOLIDAY SEASON IS AROUND THE CORNER DON'T GO BROKE OR DEEPER IN DEBT TO BUY THINGS YOU WANT AND MAY NOT NEED.

- SPEND TIME WITH FAMILY AND FRIENDS.
- MAKE GIFTS YOURSELF.
- ENJOY A SUNNY DAY OUT IN THE SNOW TOGETHER
- MAKE COOKIES
- WATCH A HOLIDAY MOVIE TOGETHER
- TOUR THE NEIGHBORHOOD DECORATIONS WITH COCOA

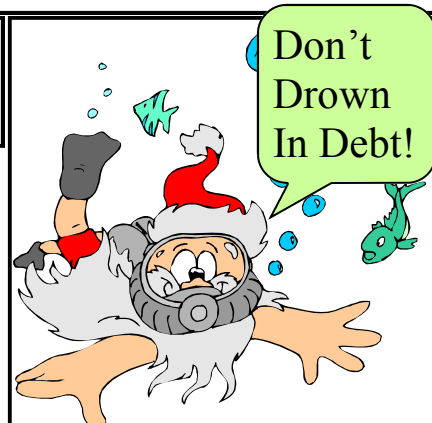


How to have a great holiday without going broke or into debt.

BE AWARE OF PREDATORY LENDERS THIS HOLIDAY SEASON

There are many companies out there this holiday season advertising Christmas and Holiday Loans. Be aware of the rates and possible consequences when considering these products. The rates can be anywhere from 2-18% at financial Institutions and if you borrow against your tax refund 300% or more!

Why pay others when you can just as easily plan ahead and be prepared for the holidays. Start a Christmas Club which automatically transfers funds to a separate Savings account that you can only draw out of at the end of the year. You can even ask a parent or a loved one to stash your cash away for you. A Christmas Club Account is the best way to go because most financial institutions offer them and include interest on your savings. Keep in mind they are not just for Holiday Spending, you can save for anything in these accounts!



Thoughtful Gifts for \$10 & Under

Reader's Gift- Mug with hot cocoa mix or coffee, chocolate covered spoon & a new book or magazine.

Kid's Gift- A bucket with new crayons, color and activity book, small toy.

Someone who has everything- a nice pair of thick and soft socks, lotion & a candle.

Sports Fan- a team logo hat filled with popcorn or nuts.

Anyone you may have forgotten- An extra Christmas card leftover with a gift card in it.

Teachers- A travel coffee mug with \$5 gift card.

Your furry friends- a new food bowl with snacks and maybe a new toy inside as well.

Workaholic- a nice fancy new pen & pencil set.

Sports Fan- a team logo hat filled with popcorn or nuts.

Parents- a coupon for a free night of babysitting with a \$10 gift card for gas, restaurant, or movies.

For your spouse or roommate- a coupon book with things like washing the dishes, take out the trash, make the bed, laundry for a week, etc. (Only cost is the paper)

Someone on the go all the time- a nice warm pair of driving gloves. (especially good up here in the north country)

Candy Junkie- A mug or jar filled with assorted Christmas candies & maybe tie a new ornament on the handle of the mug.

TIPS FOR SAVING MONEY DURING THE HOLIDAYS

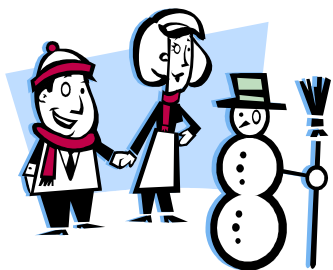
1. You can even cut your old Christmas cards from last year in half, and send the pretty side as a postcard.
2. Use magazine pages to wrap small gifts.
3. Use your children's artwork, or create your own on plain paper... the large reams of packing paper are great for this, contact anyone who's in the process of moving!
4. Cut up old Christmas cards make great gift tags too!
5. Have a warm and cozy Christmas the old-fashioned way. Pop some popcorn and string it up all over the house!
6. And don't try to get all your tree ornaments in one year (this one is especially true for newlyweds), it took your parents years to collect what they have... and each ornament is more special because of it.
7. Many grocery stores are offering great deals during the holidays, some are even giving away food, or cash! Read the paper every week for your local deals, or if you don't subscribe to the newspaper, pick up the free ad flyers at the store and take it home so you'll have time to look it over really good before shopping.
8. Stock up while everything's on sale, just an extra can or box here and there... not a storage closet full! If you end up with too many bargain buys, share them with your local food bank!
9. Another great and frugal way to entertain the family through the holidays is to take a drive around your town, or another one nearby, to see the Christmas lights. In our family it's a tradition to do this on Christmas Eve and we look forward to it every year!
10. Get out the board games, the kids will love spending time with you. If you don't have many to choose from, maybe you can borrow a new game from a friend or neighbor. You never know, they might have a closet full they never even use!
11. Sit around a warm fire, or



cozy up in the living room with blankets and hot cocoa. Tell family stories or have everyone take turns saying how they have been blessed throughout the year, like we do at Thanksgiving. Being thankful shouldn't end in November, keep the spirit going!

12. Playing cards is always fun too, even when the kids are little you can play Go Fish... we're making memories here.

“Oh, for the good old days when people would stop Christmas shopping when they ran out of money”. ~Author Unknown



Get outside and build a snowman on a sunny winter afternoon!

SHOPPING TIPS

Don't feel guilty about finding a bargain! Let's say you've designated \$30 for your sister. To your utter amazement, you find a gorgeous sweater in her size and color valued at \$29.99. It's perfect, but here's the best part: It's on sale for \$19.99. You've just saved yourself \$10.

Julie Beaver of Zimmerman, Minnesota, locks all her cards, including her debit bank card, in her family's home safe. And she doesn't take any checks with her either. "This trick has saved me so much money. If I carry only cash, I can't be tempted by an unexpected sale at Baby Gap or really

cute shoes," she says. "It doesn't matter if the unplanned purchase only costs a few dollars—those few dollars several times over are what eventually break the bank!"

AFTER HOLIDAY SALES

After the holidays most stores have huge sales to offer to customers. Discounts on things from decorations, gift sets, candy, lights, clothes, home items, pretty much everything you can imagine!

Here is the "scoop" to saving lots on electronic goods. Every January, the CES (Consumer Electronics Show) is held in Las Vegas in which all the consumer electronics manufacturers from around the World unveil their products for the

coming year.

These products start to hit shelves in February and continue into the Spring and Summer. Needless to say, out with the old and in with the new. Savings could be hundreds on things like TV's, computers, and MP3 Players. Keep this in mind if you plan on celebrating your holiday after the date, it could save you bundles of money!



Websites for Coupons and Discounts

www.fatwallet.com

www.couponmountain.com

www.ratherbeshopping.com

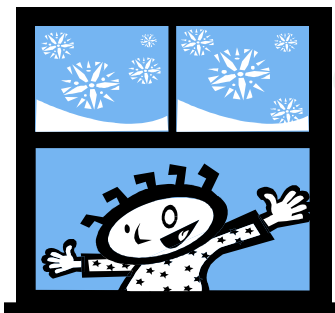
CELEBRATE AFTER THE HOLIDAY HAS PASSED AND SAVE SOME GREEN

A new trend for some families is celebrating after the holiday has passed to load up on these discounted goodies. This is a great way of cutting costs almost in half for you and your family. You still have a traditional holiday by gathering together and exchanging gifts

(homemade or store bought). This is not only great for those who are tight on money but also those who may have to work holidays such as nurses, doctors, firemen, policemen, customer service workers, etc. Family that may live farther away will also benefit from the traffic while

driving and the long lines at the airport and cheaper airfares as well. As long as you and your loved ones are celebrating together does it really matter what day it is?

"Remember that this is a time of year to cherish family, not just presents," ~ Anonymous



Enjoy the Season!

DON'T STRESS OUT THIS YEAR

After a long and hard day at work going in and out of the cold who wants to go home and work more? Give yourself the ultimate gift this year. Pamper yourself at home for free or next to nothing. Once a week during the

month of December remember to give yourself a little gift. Ladies can take a long relaxing bubble bath with candles lit, cozy up in a chair with a blanket, a warm drink, and a book or magazine. For the guys you can go in

the garage and build something if that relaxes you, read a magazine, play a video game or computer game, go out for a walk with the dog. Just remember this is about living not just giving!