



# Have yourself a **SOULFUL** little Christmas

Money coach **Sarah McMurray** helps you get the Christmas you really want, without the New Year financial hangover.

**For some people it's always "too early" to think about Christmas - even if it's December 20th.**

But what if I told you that a bit of thinking about Christmas early on can lead to you having your ideal Christmas? Not to mention a New Year where you feel calm, energised, and completely fine about your bank account balance and credit card bill?

So many of the messages we get about Christmas are that it's all about over-indulgence. It's almost standard behaviour to over-commit our time, energy, and money at this time of year.

To start the New Year without a financial hangover from Christmas, it is best to start early by thinking about how we want our Christmas to be. We can't plan the money for Christmas without a plan for Christmas itself.

So firstly, take some time to think about the things you want your family to do, and how you want them to feel during this Christmas. Also think about what you don't want. This is your vision for a Soulful Christmas.

Now the Sane Finance bit. We can't properly sort out the money

without paying attention to our time and energy as well. This is because we often plan to save money by giving up our time or energy, for example, by making gifts. However (especially at Christmas) we usually have less time and energy than we think we're going to have.

The key to planning our time, energy and money is detail. I suggest you make a calendar with all of your family's commitments recorded on it, including things like time for food preparation. Then make a plan for all your Christmas spending with detailed categories, and the amount you're likely to spend in each category. Make sure each category on the list is part of your vision for a Soulful Christmas.

You'll soon see where you're going to be stretched. The good news is that you still have time to do something about it.

Don't throw away your vision for a Soulful Christmas – now's when it is vital. Review your commitments – drop the things that don't fit your vision, or delegate them. When you review your spending plan, resist the temptation to cut out entire categories.



Instead, try cutting just a little from lots of categories.

Then ask yourself if there's a way to still meet your vision for less cost. Some ideas are:

- Talk to the people you share Christmas with. Ask if you could meet friends for a drink instead of out for your usual meal. Arrange gift giving limits with extended family.
- Have everyone nominate their absolute favourite part of the Christmas meal. Buy or make those things and cut back on the rest.
- Are there free Christmas events near you? Check your council or local newspaper.
- Start a cost-free tradition – a Christmas performance by the children, a family game of bullrush, a scavenger hunt on the beach.
- One family's rule for not going OTT on family Christmas gifts is: something you want, something you need, and a book.

- Another family does a fabulous Secret Santa – everyone writes down their name and three things they'd love to get (within a certain agreed dollar limit.) No stress for the giver, and the receiver is always delighted.

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Once you have your plan in place, monitor it. Make sure you don't get over-committed. When you overspend in one category (you inevitably will) adjust the amount available to spend in others. Enjoy both your Soulful Christmas and your Sane Finance!

*Sarah McMurray is a money coach, trained by the Financial Recovery Institute. A money coach helps people figure out the emotions, thoughts and beliefs that are driving their (often self-destructive) behaviours with money. Sarah has a background in both education and business and is a mother of three. [www.relatingtomoney.co.nz](http://www.relatingtomoney.co.nz)*

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**Maria Montessori**

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