

News Column for Use Week of 11/30/2020
Monica Thayer, Family Resource Management Extension Agent
River Valley Extension District
11/27/2020

Making Your List and Checking It Twice

The holiday season is upon us and Santa's not the only one who can benefit from making a list and checking it twice. Holidays tend to be a stressful time for individuals and families, especially financially with all the added expenses. Financial situations may even be a little tighter than normal due to COVID-19 so making a list can help with those holiday gift purchases.

First, make a list of people to who you want to give a gift. This might include family, friends, neighbors, coworkers, and more. You can even add ideas or wish lists for each person.

Also, on that list, add how much you want to spend on each person. When you total up all the amounts, if that number is too big to cover, you need to do some trimming. Consider the people receiving gifts, the amount you will be spending, or what kind of gift you will be giving. Remember, not all gifts have to be purchased. Handmade gifts can be heartfelt and a wonderful opportunity to utilize your skills and resources.

Now, check that list twice or maybe even more. This list now contains who, how much, and what you are looking for. Check it as often as you need to help you stick to your allotted amount.

You can also use that list to help remind you what you have purchased. I'll be the first to admit that I have returned home from a shopping trip to realize that I purchased two gifts for Person A and nothing for Person B because I simply got wrapped up in the moment and forgot. Once a gift is purchased or prepared, add it to a column on your list so you know what you have and what you are still looking for.

In 2020, be like Santa. Make that list and check it twice. Try to minimize the stress and credit card debt this holiday season.

For educational information on family resources, including budgeting, child development, relationships, and more, contact Monica Thayer, River Valley Extension District Family Resource Extension Agent, at 785-527-5084 and mthayer@ksu.edu. More information can also be found on her website at https://www.rivervalley.k-state.edu/family_resources/index.html.