

MyLifeExpert.com

Life, Health and You

December 2022

AVOIDING HOLIDAY DEBT



Set a Budget

First, account for all of your typical expenses so that you don't come up short on bills. Next, think about what else you may be spending on in the coming months. Are you hosting a party at your home, or traveling to visit family or friends? If so, estimate what those things will cost you. Once you've subtracted any expenses from your usual budget, you can think about how much you have to spend on gifts. It's best to start planning this as early as possible. That way you can look at how much you'll earn between now and the holidays and calculate how much you can save to cover your holiday spending. Being realistic about your budget will help make sure you don't overspend.

Make a list (and check it twice)

Make a list of the gifts you need and cross them off as you go. Check your list several times before you go shopping so that you don't leave anything off. You might set a personal rule for yourself, such as: If something isn't on your list, don't buy it. This can get difficult when you see sales and deals pop up—but spending on something you don't really need can make it difficult to pay for the things you do.

Get creative

There may be ways to give a meaningful gift at a fraction of the cost as buying something from a store. Homemade mixes in a mason jar, such as hot chocolate, bean soup, or cookie mixes or Your favorite recipes with photos in a custom picture book are some examples.

Decide how you're going to pay

Are you going to use cash or credit cards to pay for gifts? A helpful rule to set for yourself is to only bring the amount of money you plan to spend. If you do decide buy your holiday gifts with a credit card, make sure you have a specific plan to pay your credit card bill and have set aside enough in your budget to do so.

Track your holiday spending

Just like you wrote down your lists to keep track of what you need to buy, you could also keep track of what you've spent. Periodically check to see if you are on track and sticking to your budget.



Cabin Fever —Try These Fun Ideas

Put on a Show with Homemade Puppets

Get creative with a cool grab-bag of puppetry accessories that you gather and store in a special Puppet Box. As you're cleaning the house or shopping at grocery, thrift, or dollar stores, keep an eye out for fun adornments for homemade puppets. Also, keep a few small cardboard boxes to cut out and color for background scenes and props.

Build a Fort

Get out some old sheets, blankets, or comforters and drape them over the living or dining room furniture. Use ribbons or hair scrunchies and hair ties to secure the bottoms of the fabrics to chairs and tables. Have kids create a secret password for entrance and provide a battery-operated camping lantern, sleeping bags, camping-themed books, and flashlights.

Create a Rainy-Day Dress-Up Chest

Keep an eye out for interesting old clothes items and stock up on scarves, funky hats (cowboy hats, sombreros, team baseball caps, construction hard hats, etc.), costume jewelry, shoes (adults' and kids'), shirts (oversized white shirts for doctors' lab coats, Hawaiian shirts for a luau, etc.), dresses, skirts, and jackets. Put the items in a sturdy plastic storage bin or cardboard box.

Make Thank-You Gifts

Kids like to thank important people in their lives. Bake cookies that your child can wrap with colored plastic wrap and ribbons. Create thank-you cards and add glued-on adornments like family photos, ribbons, glitter, and buttons. This project will help kids feel like they are giving to someone they care about.

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National Health Observances:

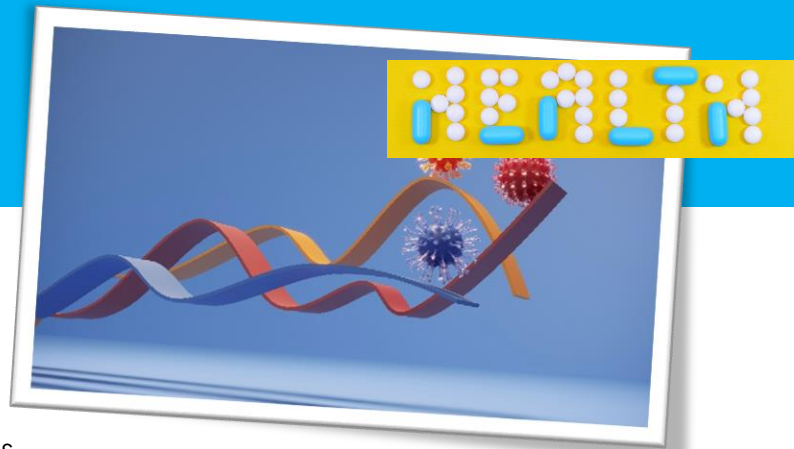
Each month, we feature select National Health Observances (NHOs) that highlight important health & life issues affecting people every day.

- **World AIDS Day**

Every year on the first of December, the National AIDS Trust sponsors [World AIDS day](#) to raise awareness, show support for people living with HIV, and unite in the fight against HIV. You can also share our MyHealthfinder resources on [getting tested for HIV](#) and [talking to the doctor about HIV testing](#).

- **National Influenza Vaccination Week**

The Centers for Disease Control and Prevention (CDC) recognizes [National Influenza Vaccination Week](#) from December 5 to 11 to highlight the importance of flu vaccination. You can also help spread the word by sharing our MyHealthfinder resources on [protection from seasonal flu](#).



Mental Health Minute



Protecting Your Mental Health During the Holidays

- Eat a healthy diet, which supports a healthy body and brain
- Be physically active, which reduces stress and helps with concentration
- Get enough sleep, which makes you more alert and able to cope with stress

LIVE MONTHLY WEBINAR:

Family Dynamics During the Holidays

Date: 12/14/2022 | Time: 1:30 PM to 2:30 PM EST

REGISTER FOR THIS EVENT

<https://register.gotowebinar.com/register/2278354540444268303>



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