

## Going Further — Resources

- **Download a budget tracking app** like EveryDollar, Mint, or Nerdwallet.
- Ideas for free/cheap experiences with your teen:
  - **Instagram tour:** choose 3 Insta-worthy locations and take your teen around for a photo shoot with a friend.
  - Check your local guide for free **shows, festivals, museum exhibits**, etc. in your area this month. Go out and do something together that you've never done before.
  - Google game ideas then invite a few friends over to **play Minute-to-Win-It games.**
  - Create a **family time capsule.** Encourage each family member to put something in the capsule; include a family pic. Seal the capsule and store in a safe place until the agree-upon time to open it—5, 10, 20 or more years in the future!

## Going Further — Church Support

**Fusion** is a great place for students (grades 6-12) to meet friends and learn more about God, faith, and much more! Fusion meets Sundays from 5:30-7:30 p.m. Get more info here:

- <https://staffordcrossing.org/fusion>
- Email [fusion@staffordcrossing.org](mailto:fusion@staffordcrossing.org)



[www.growfaithathome.org](http://www.growfaithathome.org)

# Have an Honest Conversation about Your Holiday Budget (Here's How)

*Helping families trust and follow Jesus*

**@home**

For a lot of families, the Covid-19 pandemic has changed our lives in ways we'll never forget. And, for some of us, it's taken a hard toll on our bank accounts.

Whether you've been furloughed, let go from your job, or felt the economic effects of the pandemic for other reasons, you might be looking ahead to the holiday season with hesitation.

Christmas this year might need to look a little different from past Christmases, and that's OK. Now is the time to begin thinking and planning for what this Christmas will look like. Be sure to let your family in on the plan so they know what to expect, especially if things will look very different from previous Christmases.

Here are several ideas to jumpstart your Christmas plan:

### **Actually make a budget.**

"Budget" means different things to different people. It's not a loose idea of how much you want to spend without any real boundaries. Sit down and type it out on a spreadsheet and decide on a solid number you're willing to reasonably spend on each person in the family. The earlier you do this, the more time you have to get creative with spending and make sure your kids know the budget is tighter this year.

### **Be honest with your kids and realistic with yourself.**

Everything about the pandemic has felt weird, so your kids probably won't be surprised that the holiday season might look different. But you still have to tell them. Let them see your budget for the season and explain to them why it's different (job loss, fewer clients, etc.). The last thing you want to do is try and maintain the same spending as in the past by stretching yourself and piling up debt on a credit card.

### **Plan experiences.**

If spending is really, really tight—to the point of almost being off the table—plan experiences instead. If weather permits, go hiking or take a picnic at the park. Plan a Christmas Day movie marathon. Break out a 1,000 piece puzzle or a few board games. Get everyone involved in cooking lunch or dinner. During the pandemic, many of us learned the value of family—and the holiday season is another opportunity to reinforce that.

### **Make something.**

Every single person in your family has a talent. Use that talent to make gifts for each other. Whether knitting a blanket, making a family memories video, or creating a painting, everybody can pitch in and make something. And honestly, isn't something that was personally made more memorable than stuff bought from a store anyway?

### **Use this as a teaching opportunity.**

Stuff costs money, and kids need to understand that. Help them see that you have a set limit to spend, and you can't go over that amount—plus, be honest about the consequences if you did. Let them make their own budget for Christmas spending so they can really get a feel for how important a budget is.

Most importantly, remember that this is just a season. Next Christmas your financial situation might look a lot different, so keep in mind that this is too shall pass.

Stay focused on all the positives this season brings—family time, a focus on giving, and remembering the greatest gift the world ever received—Jesus!

*Adapted from Parent Cue*