

It's easy to overspend in an attempt to create an extravagant holiday experience. But the truth is that the gifts aren't really the most important part of holiday memories. Do you remember what you got for Christmas when you were 8 or 10 or 12 years old? Do you remember what you got 2 or 3 years ago? Chances are your happiest holiday memories have nothing to do with the gifts you've received.

This holiday season; create joyful memories without breaking the bank. Focus on the spirit of the season instead of gifts. It's time to think outside the gift box. Here are a few ideas:

- Limit gift giving – Trim your holiday spending by trimming your gift list. Limit the number of gifts you purchase or limit the amount you spend per gift. Do you usually give gifts to almost everyone you know? Give only to your closest family members and friends. Do you typically exchange gifts with dozens of extended family members? Draw names instead of buying for everyone. Has the price tag become more important than the token of affection? Set a dollar limit on the amount your family will spend on each gift. Is your child's wish list a three-page handout? Have her limit the number and prioritize the items.
- Share your time and talents – Give meaningful, unique gifts by using your time and talents instead of your pocketbook. Knit a pair of mittens. Bake cookies or make candy to share. Give coupons for baby sitting or guitar lessons. Throw a slumber party for your niece. Take your best friend on a camping trip. Be creative in thinking of special gifts that use your time and talents.
- Build traditions – The warmth and joy of holiday traditions create cherished memories. The best family traditions don't have to cost much money. Listen to your favorite holiday music while decorating the tree together. Watch your favorite movie together, pop your own popcorn. Bake and decorate gingerbread men or sugar cookies.
- Plan beyond the holiday – Much attention is focused on Christmas morning and the opening of gifts. It's nice to have something else to look forward to. Plan a special family time or a fun activity that goes beyond the gift-giving celebration.

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