

**TO MAKE YOUR MONEY COUNT  
DURING THE HOLIDAYS...**

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**YOU HAVE TO  
COUNT  
YOUR MONEY!**

**&**

**Get HONEST with Yourself  
about  
HOW MUCH YOU HAVE**

**&**

**WHY YOU SPEND**

# TO MAKE YOUR MONEY COUNT DURING THE HOLIDAYS...

With Thanksgiving & the holiday season upon us, it is very tempting to overspend & to try and make everything perfect and memorable~and before you know it, you have eaten into most of your monthly money but you don't even know what you spent it on.

You have to fund the extra expenses of the holiday season somehow, but when you don't account for the costs at all or realistically, you will be living "as if" everything is fine and hoping it will work itself out automatically. Bad plan. When you let your money slip away, you will just be wasting it, throwing it around on nothing, and spending it faster than at any other time during the year.

When the extra expenses of the holidays have to come out of your regular monthly money, it can be very stressful to fit in the extra costs, but it will be a complete disaster if you don't plan and run out of money before you get the essentials you need...or before you even get to the end of the month...

# 1st Thing You Have To Do Is:

Create a Cash System with a  
**REALISTIC SPENDING BUDGET**  
*for the holiday expenses*

Separate it from regular monthly money

After you create your ideal budget  
CUT IT DOWN FURTHER - EVEN BY ONLY \$10

PUT THE AMOUNT YOU REDUCED BACK INTO  
YOUR MONTHLY MONEY JAR (OR ACCOUNT)

It's like your **INCOME** grows  
when you say NO  
(to overspending)!

**Second thing you have to do:**

## **Track All Savings**

**WHAT YOU SAVE** matters **MORE** during the holiday season than at any other time of the year.

When you Save consistently  
on individual purchases

**RECORD IT** on a Savings Tracker Form

*(you will be surprised at how fast the savings add up)*

**PUT** any savings **BACK INTO** the **MONTHLY INCOME**  
**JAR.**

**This creates a sense of your income growing  
and makes you focus on saving more subconsciously.**

**Savings simply means keeping more ~  
Keep Trying to Keep More**

**The goal is to end up with a lot of  
individual SAVINGS.**

When you track how much you SAVE on  
every purchase, you become  
more mindful of  
WHAT you are SPENDING  
& WHY you are spending it.

Your income won't take as big of a hit and you can get  
going on a cash-only system more easily, because you  
have already started it with this system.

**TO MAKE IT WORK DAY x DAY:**

Compare the items you want to purchase against your  
SPENDING BUDGET *before you buy anything.*

**Ask Yourself: "Why am I buying this?"**  
**BEFORE MAKING the PURCHASE!!**

PRE-shop in stores or online to become familiar with prices  
Register for coupons / Shop stores that offer incentives  
Eliminate EXTRAS & ALL full priced items, period.

## The “Why-Buy” Question:

*When you ask yourself “why” you are buying something, it helps you stop and think before overspending.*

*It taps into the emotion behind the buy & keeps you on track.*

## When to ask the “WHY BUY” Question:

**WHEN** you are buying more than you need

If you are shopping too quickly

If you are picking anything just to get it done

When you are getting things off-budget or off-list

If you are buying to impress

When you are over budget, but want to buy anyway

*(perhaps to make someone (or yourself) feel special)*

**THEN...the “Why Buy” question** works to help you realize that you are you are buying for the wrong reasons.

***Use the question as you shop to stop yourself, to remind yourself, to adjust & finish the shopping, or just get out of the store and shop later~you will save money, stress, & regret and you will honor your budget. It’s painful during the process, but after the holiday, you will feel relieved, stress free, and you’ll be on your way to financial stability and a cash only system.***

# *BIG November TIP:*

## SKIP BLACK FRIDAY

**YOU'LL only BUY MORE  
because you will think you are  
SAVING MONEY**

**If you want to get ahead on Christmas shopping, try**

## **Cyber Monday**

**instead.**

It's the Monday after Thanksgiving (Nov. 26th this year) and it's a day when many online retailers hold **their version** of Black Friday.

You'll be able to shop with your **BUDGET on HAND**, record your info as you buy, skip the lines & the best of all~you won't get crushed by 300 people racing for the same 3 items!

# More Tips on How to Capture Thanksgiving Savings

Cut costs on simple things,  
like decorations...savings here add up fast.

Fill in the decorative gaps with inexpensive items like:

candles

pine cones

twigs

put apples on the table

scatter family photos on the table

and

the kids holiday artwork, including other years work

**Just keep it family-oriented & fun!**

Stay focused on generosity of spirit & your guests will too.

**The season is about appreciating, not impressing.**



# RECAP:

## \*Get honest & stay honest w/ Yourself about Holiday Spending Needs

Create Your Ideal and realistic Holiday Budget

Separate this budget money into it's own jar (or account)

*(When determining your ideal budget, plan on what you want to spend, and then reduce it by at least \$10 (or more where possible).*

## \*Compare All Purchases to Your Budget Without Fail, BEFORE you buy

Test Every Purchase w/ "The WHY BUY" question

*(If you consistently overspend during the holidays, you should track your "Why Buy" answers to determine what is driving you to over spend. Dig deep and be honest, the answer may be surprise you~and free you.*

## \*Track Your Savings

This will help you see the logic and benefit behind budgeting.

It is a discipline, it will take time, especially if you have never done it before, but you will learn the ropes quickly and find ways to cut back easily so you can stay on track with your budget or even save more than you set out to save~which is the ultimate goal.

All savings should be recorded on a form every day

Money saved should be deposited back to the monthly money jar (or account) regardless of how small the savings. The savings going back into your monthly income will feel like gained income!