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5 Ways to Reduce Financial Stress This Holiday



With the festive season upon us, it's a time to spread cheer and enjoy the magic of the holidays. However, we all know that amidst the joy, the holiday season can bring its fair share of stress, especially when it comes to managing our finances.

To reduce financial stress this holiday season, we've got you covered with some handy tips to ensure you have a jolly, stress-free holiday without wreaking havoc on your bank account.

1. Create a Spending Plan: It might seem like a small step to take, but putting together a holiday spending plan helps relieve uncertainty and financial stress. A budget can help you figure out how to meet both your

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short and long-term financial goals – especially during the holidays.

A few starter questions and [this simple worksheet](#) can help you get an idea of what you have to work with, what your commitments are, and what you have remaining to devote to holiday expenses. Remember, nothing is set in stone. You can always adjust your goal along the way, review your holiday spending plan and trim expenses or direct money toward something different.

2. Travel Smart: If you're planning to travel during the holidays, booking flights and accommodations in advance can save you a significant amount of money. Look for travel deals and travel reward programs, consider off-peak travel times, and be flexible with your dates to find the best rates. Even if it's a bit late to find early discounts on plane fares, consider alternatives like road trips or exploring local destinations to reduce travel costs. Explore alternative lodging options such as hostels or homestays to stretch your budget even further.

3. Practice Self-Care and Mindful Spending: Amidst the holiday rush, don't forget to take care of yourself. A quiet reflection time or even a walk in the woods does wonders. Practice mindfulness during shopping trips or online browsing to avoid the temptation of impulse buying. Take a moment to evaluate your purchases and ensure they align with your financial goals. Remember, a peaceful mind is the best gift you can give yourself.

4. Explore Mental Health Resources: In the hustle and bustle of the season, take time to explore mental health resources. Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make healthy choices. The CDC is a good starting place to explore [mental health resources](#) for adults, children, families and more.

5. Simplify the Season: For less financial stress, maybe this is the year to rethink the complicated decorating, holiday cards and other traditions to take off some of the stress.

Plan activities that foster togetherness, such as baking together, organizing a movie night, or enjoying a festive picnic. These shared experiences often hold more value than any store-bought present. As an example, host a simple gathering with hot chocolate and snacks instead of a complicated (and costly) meal. Invite family and friends for an afternoon of gift wrapping so everyone can join in the fun.

Instead of loading up the credit card with costly gifts, consider free ways to spread joy this holiday season. From volunteering in someone's name, to sharing a "memory moment" with photos and other keepsakes, there are many creative ways to avoid overspending on gifts, while still spreading joy and kindness.

Looking to Reduce Financial Stress this Holiday Season? Let's Connect

By considering these tips, you can enjoy a stress-free and budget-friendly holiday season.

It's worth remembering that making the most of your holiday experiences without stressing about money gives you the freedom to savor the moments and create lasting memories with your loved ones.

You're not alone. As a trusted national nonprofit, GreenPath's financial counselors are ready to start a conversation about your specific financial picture and explore options to help you manage the holiday stress you may be facing.

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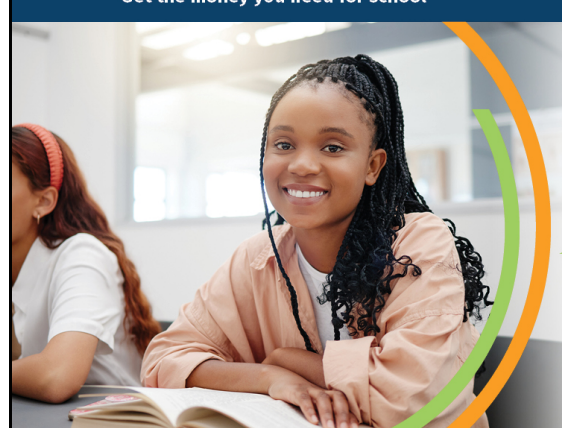


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