

## How can I possibly afford all those gifts they want at Christmas?

Oh, no, it is that time of the year again and if you are anything like me – then you are really unorganised. The financial stress added at this time of the year is the last thing that we need. Here are a few tips around how to make Christmas enjoyable for all without the financial burden.

- Think about the true meaning of Christmas, the celebration and the joy of giving. It was never intended that we receive huge presents, but more about being together and celebrating.
- Younger children don't need lots of presents. If you start by giving them lots then that expectation will be there every year, and you have to buy them lots because that is what they got last year.
- Santa (for those believers) doesn't have to bring big things – a small something is just as meaningful as an expensive gift.
- Encourage children to do the giving as well. They can make things during the year that Granny and Granddad will treasure more than anything else. Some simple inexpensive things may be: home baking, pictures/artwork made at preschool or homemade vouchers that offer their services. In fact, giving vouchers is a great way to tell our children, family and friends that we are thinking of them. It maybe a voucher for your child that says you will spend a whole day with them doing what they choose, or a voucher for a neighbour saying that you will help them in the garden for an afternoon. Simple but far more meaningful than that box of chocolates or biscuits that you end up giving them.

Children need to learn that they can't have everything that they want. The power of commercialism is very strong and we don't need to fall into the trap of buying things because Television says we need it. It is okay to say no to our children.

Start a precedent in your family and say that you aren't going to buy gifts for everyone this year, if you can't afford it. Instead you are going to do something special for everyone – It is the memories that count.

This information is supplied by Nelson Kindergarten Association and SKIP with assistance from Nelson Budgeting Services. If you require more information please contact Brenda Holdaway at the Association.