

Using a Holiday Expenses Worksheet To Reduce Your Holiday Stress  
By Peggy L. Ferguson, Ph.D.

One of the most stressful components of “The Holidays” is worrying about how to pay for the gifts that you want to give to your family and friends. Sometimes we unconsciously buy into the media messages that you are the gifts that you give to your loved ones. We may subconsciously buy into the idea that unless you can give your kids the exact toy or the prestigious name brand pair of shoes that they have asked for, that we are failures as parents.

This idea is perpetuated in lots of different ways. The media bombards us all with an endless stream of choices available for purchase. The excitement generated by this deluge of advertising and word of mouth buzz creates a kind of frenzy. Children and adults alike get tangled up in this frenzy. It is illustrated in the movie, “Jingle All The Way”, where two parents practically kill each other fighting for the “last” available action figure for their respective sons. It becomes a contest of who will emerge as the worthy and competent parent and who will be the loser. Of course at the end of the movie, it is the child who reminds the adults that it is not the toy that is important, but the relationships that matter.

Kids get really excited about Christmas and dramatically tug on your heart strings with pleas for the latest thing. They will be glued to the commercials on tv, watching and waiting for their instructions on what to request for Christmas. They know the name brands, the packaging, and the slogans.

Even adults are prone to buying into the hype. With all the electronics “on sale”, only a fool would pass up the opportunity to “save” while replacing their “still working” televisions and other gadgets. We are inundated by the message, “spend, spend, spend”. And we probably need to spend for the economy to recover. We don’t have to endanger our own economic recovery in the process.

When we spend more than we can comfortably afford, we begin to feel remorse and to worry about how we will make up for it later. Often a huge part of this holiday spending angst is about not even knowing what we can comfortably afford. Without this crucial piece of information, we set ourselves up for an underlying sense of foreboding and fear. This anxiety and stress can permeate the whole season, making it difficult to enjoy the company and camaraderie of our family and friends.

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When you set out to keep your holiday spending within your means, you have to know your financial perimeters. If you don't know what you can afford to spend for holiday shopping, make a holiday budget. You can do this by using a Holiday Expenses Worksheet, which lists types of expenses on which you might be spending money (and time). To effectively use this worksheet you have to know what your "real" financial resources are. You can't figure out how much you can spend on various categories for the Holidays until you know how much you have to spend. Normal monthly bills are not suspended until after the holidays. You still have to pay the utilities, car payments, etc.

If you don't regularly budget or have a real sense of what your normal monthly expenses are, now would be a good time to figure it out, before blindly heading out the door with plastic in hand. Instead of waiting until January One to start budgeting (something you planned to do last year and never got around to, make a regular budget for December of this year. Include in it your normal monthly expenses, rent/mortgage, utilities, cable, phone, groceries, gasoline, etc. Add any additional expenses that come at the end of the year, "insurance, taxes, etc.". When you have an adequate accounting of your December expenses (not counting holiday spending), subtract it from your December income. Enter these figures into your The Holiday Spending Worksheet.

Expenses are divided into three categories, "Get Togethers", "Decking The Halls", and "Gift Giving". On your worksheet, estimate not only your money expenses, but your time. After you have added all your anticipated holiday expenses across categories, subtract the grand total from the grand total of financial resources. If you don't come out with more resources than expenses, rethink your expenditures.

As you estimated your expenses in time along with money, you may be able to adjust your monetary expenses by spending more time. You may find that you have more money than time, and might reduce your stress by hiring some things done, that you normally do. Some examples might be hiring someone to put up your holiday lights and other decorations, do housecleaning, or cater your meal. Effectively managing stress during the holidays also involves continuing appropriate self care. Don't sacrifice the time and energy you normally spend in self care to do "one more thing" for Christmas. It usually will not have a good return on your investment. Be realistic in your appraisals about how much you can do and how much money you can afford to spend. When you have realistic estimates of each you can develop a solid plan of action.

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When you have a plan of action, the task seems a lot more manageable. When you believe that you can accomplish your goal, your stress goes down. By using the Holiday Expenses Worksheet, you are moving from worry into pro-active problem solving.

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*This helpful guide for managing holiday stress covers reasons why we experience extra stress during the holidays, how stress can impact addiction recovery, and makes suggestions not only on how to survive holiday stress, but how to move from anxiety and stress into effective problem solving. It Includes worksheets. Although written with the recovering person in mind, it provides helpful information to anyone experiencing "holiday stress".*

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